



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name TRUIST FINANCIAL CORPORATION

City/State CHARLOTTE, NC

Bank Holding Company Information

Federal Reserve District: 5

Consolidated Assets (\$000): 543,979,000

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

TRUIST FINANCIAL CORPORATION
214 N. TRYON STREET
CHARLOTTE, NC 28202

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Summary Ratios

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019																	
Average assets (\$000)	540,004,000			507,411,000			522,339,750			496,971,250			247,334,500																	
Net income (\$000)	1,415,000			1,477,000			6,440,000			4,482,000			3,224,000																	
Number of BHCs in peer group	134			133			130			128			125																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.38	2.55	32	2.61	2.67	43	2.51	2.60	38	2.81	2.77	45	3	3.01	44															
+ Non-interest income	1.66	0.97	83	1.71	1.13	79	1.76	1.04	83	1.70	1.21	79	2.16	1.32	84															
- Overhead expense	2.72	2.18	80	2.84	2.28	79	2.89	2.17	88	3	2.57	75	3.20	2.69	77															
- Provision for credit losses	-0.07	0.04	20	0.04	-0.12	77	-0.16	-0.09	33	0.47	0.51	48	0.25	0.15	77															
+ Securities gains (losses)	-0.05	0	3	0	0.01	32	0	0.01	23	0.08	0.02	89	-0.05	0.01	0															
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0.04	0	93															
= Pretax net operating income (tax equivalent)	1.31	1.35	46	1.46	1.78	26	1.55	1.66	44	1.13	1.04	55	1.71	1.56	62															
Net operating income	1.05	1.03	54	1.16	1.36	34	1.23	1.26	50	0.90	0.81	58	1.30	1.19	61															
Net income	1.05	1.02	54	1.16	1.35	35	1.23	1.26	50	0.90	0.82	58	1.30	1.19	61															
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17																
Percent of Average Earning Assets																														
Interest income (tax equivalent)	2.87	2.96	43	3.15	3.18	46	3.01	3.06	44	3.58	3.55	50	4.38	4.41	50															
Interest expense	0.15	0.20	39	0.19	0.29	31	0.17	0.25	35	0.39	0.52	36	0.97	1.08	42															
Net interest income (tax equivalent)	2.72	2.75	45	2.96	2.88	55	2.84	2.80	47	3.19	3.01	55	3.42	3.33	48															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.24	0.09	86	0.32	0.16	79	0.24	0.11	85	0.36	0.27	70	0.39	0.21	84															
Earnings coverage of net loan and lease losses (X)	9.31	38.54	36	7.93	25.70	30	10.45	39.72	29	6.97	22.91	31	7.32	24.40	30															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.44	1.20	74	1.94	1.49	77	1.53	1.23	77	1.95	1.58	75	0.52	0.83	23															
Allowance for loan and lease losses / Total loans and leases	1.42	1.17	74	1.91	1.47	77	1.51	1.20	77	1.91	1.55	76	0.50	0.81	22															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.43	0.47	48	0.44	0.70	34	0.40	0.49	43	0.46	0.71	32	0.21	0.57	12															
30–89 days past due loans and leases / Total loans and leases	0.72	0.32	88	0.60	0.33	82	0.70	0.32	86	0.73	0.39	83	0.73	0.43	82															
Liquidity and Funding																														
Net noncore funding dependence	3.89	-1.97	71	4	-0.51	67	3.71	-2.33	70	7.84	3.20	68	13.45	14.45	51															
Net short-term noncore funding dependence	-0.76	-6.65	70	-2.61	-6.88	65	-1.67	-7.71	67	1.09	-4.76	71	5.23	3.38	50															
Net loans and leases / Total assets	53.33	59.31	29	56.33	60.99	30	53.56	58.67	33	58.90	61.58	36	64.82	63.77	38															
Capitalization																														
Tier 1 leverage ratio	8.56	9.06	34	9.36	9.15	56	8.66	8.98	45	9.59	9.13	72	14.73	9.76	96															
Holding company equity capital / Total assets	11.95	10.29	77	13.12	10.72	82	12.80	10.71	80	13.90	11.16	84	14.03	12.43	69															
Total equity capital (including minority interest) / Total assets	11.96	10.40	75	13.12	10.85	82	12.80	10.82	80	13.93	11.29	84	14.07	12.57	70															
Common equity tier 1 capital / Total risk-weighted assets	9.36	12.21	6	10.11	12.57	12	9.60	12.42	10	9.99	12.38	13	9.48	12.17	8															
Net loans and leases / Equity capital (X)	4.46	5.82	22	4.29	5.73	21	4.18	5.53	24	4.24	5.58	21	4.62	5.21	35															
Cash dividends / Net income	51.24	33.45	85	48.88	23.13	93	44.29	28.27	84	60.80	42.30	76	46.68	33.12	75															
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02																
Growth Rates																														
Assets	5.11	9.35	44	2.23	16.49	14	6.29	10.50	36	7.64	16.68	22	109.61	9.26	97															
Equity capital	-4.21	4.03	29	3.01	9.13	23	-2.17	7.46	8	6.66	6.99	55	120.38	10.49	98															
Net loans and leases	-0.49	6.29	29	-8.57	7.22	8	-3.36	3.36	25	-2.19	9.07	13	106.59	9.10	97															
Noncore funding	7.45	-10.65	78	-48.57	-25.09	20	-15.35	-14.79	48	-28.54	-12.18	31	116.21	6.59	98															
Parent Company Ratios																														
Short-term debt / Equity capital	5.07	0.49	92	5.40	0.52	91	5.30	0.57	91	7.06	0.77	91	3.54	1.02	80															
Long-term debt / Equity capital	17.47	11.08	77	20.76	11.33	80	18.80	10.95	79	19.62	13.56	77	23.60	13.04	75															
Equity investment in subsidiaries / Equity capital	101.63	103.47	48	100.50	102.85	39	101.67	103.22	48	98.62	102.81	24	102.27	103.22	48															
Cash from ops + noncash items + op expense / Op expense + dividends	91.73	125.04	37	133.54	98.58	66	122.35	154.48	41	72.46	147.24	11	95.24	190.27	13															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	2,615,000	2,948,000	11,290,000	13,226,000	7,897,000	-11.30	76.53
Income from lease financing receivables.....	29,000	54,000	191,000	259,000	85,000	-46.30	46.44
Fully taxable income on loans and leases.....	2,559,000	2,919,000	11,149,000	13,130,000	7,813,000	-12.33	76.64
Tax-exempt income on loans and leases.....	85,000	83,000	332,000	355,000	169,000	2.41	62.05
Estimated tax benefit on income on loans and leases.....	25,402	27,023	104,536	121,243	88,656	-6.00	-17.78
Income on loans and leases (tax equivalent).....	2,669,402	3,029,023	11,585,536	13,606,243	8,070,656	-11.87	74.24
Investment interest income (tax equivalent).....	659,598	452,977	2,107,464	1,762,757	1,350,344	45.61	146.67
Interest on balances due from depository institutions.....	8,000	3,000	21,000	81,000	27,000	166.67	69.31
Interest income on other earning assets.....	46,000	37,000	168,000	223,000	57,000	24.32	324.47
Total interest income (tax equivalent).....	3,383,000	3,522,000	13,882,000	15,673,000	9,505,000	-3.95	86.39
Interest on time deposits of \$250K or more	2,000	5,000	11,000	73,000	117,000	-60.00	-62.11
Interest on time deposits < \$250K.....	5,000	17,000	43,000	232,000	160,000	-70.59	-59.99
Interest on foreign office deposits	0	0	0	0	6,000		-100.00
Interest on other deposits	25,000	25,000	94,000	480,000	818,000	0.00	-50.12
Interest on other borrowings and trading liabilities.....	117,000	132,000	507,000	813,000	869,000	-11.36	47.68
Interest on subordinated debt and mandatory convertible securities	25,000	30,000	113,000	124,000	126,000	-16.67	42.13
Total interest expense.....	174,000	209,000	768,000	1,722,000	2,096,000	-16.75	4.66
Net interest income (tax equivalent).....	3,209,000	3,313,000	13,114,000	13,951,000	7,409,000	-3.14	94.63
Non-interest income.....	2,243,000	2,170,000	9,190,000	8,440,000	5,337,000	3.36	92.30
Adjusted operating income (tax equivalent)	5,452,000	5,483,000	22,304,000	22,391,000	12,746,000	-0.57	93.66
Overhead expense.....	3,675,000	3,608,000	15,114,000	14,909,000	7,917,000	1.86	75.05
Provision for credit losses.....	-95,000	48,000	-813,000	2,325,000	625,000		
Securities gains (losses)	-69,000	0	0	402,000	-116,000		
Other tax equivalent adjustments	0	0	0	0	111,000		-100.00
Pretax net operating income (tax equivalent).....	1,772,000	1,852,000	8,101,000	5,598,000	4,226,000	-4.32	201.43
Applicable income taxes	330,000	351,000	1,556,000	981,000	782,000	-5.98	216.91
Tax equivalent adjustments	26,000	28,000	108,000	125,000	207,000	-7.14	-55.13
Applicable income taxes (tax equivalent).....	356,000	379,000	1,664,000	1,106,000	989,000	-6.07	119.66
Minority interest	1,000	-4,000	-3,000	10,000	13,000		-74.57
Net income before discontinued operations, net of minority interest	1,415,000	1,477,000	6,440,000	4,482,000	3,224,000	-4.20	235.42
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,415,000	1,477,000	6,440,000	4,482,000	3,224,000	-4.20	235.42
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,416,000	1,473,000	6,437,000	4,492,000	3,237,000	-3.87	232.55
Investment securities income (tax equivalent).....	659,598	452,977	2,107,464	1,762,757	1,350,344	45.61	146.67
US Treasury and agency securities (excluding mortgage-backed securities)	24,000	15,000	97,000	83,000	103,000	60.00	-25.44
Mortgage-backed securities	614,000	426,000	1,981,000	1,640,000	1,199,000	44.13	193.78
All other securities	21,598	11,977	29,464	39,757	48,344	80.33	-17.62
Cash dividends declared.....	725,000	722,000	2,852,000	2,725,000	1,505,000	0.42	153.60
Common	637,000	605,000	2,485,000	2,424,000	1,309,000	5.29	162.77
Preferred.....	88,000	117,000	367,000	301,000	196,000	-24.79	102.44

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.51	2.75	29	2.78	2.96	37	2.66	2.85	34	3.15	3.27	38	3.84	4	35
Less: Interest expense	0.13	0.19	38	0.16	0.27	28	0.15	0.23	31	0.35	0.48	34	0.85	0.98	39
Equals: Net interest income (tax equivalent)	2.38	2.55	32	2.61	2.67	43	2.51	2.60	38	2.81	2.77	45	3	3.01	44
Plus: Non-interest income	1.66	0.97	83	1.71	1.13	79	1.76	1.04	83	1.70	1.21	79	2.16	1.32	84
Equals: adjusted operating income (tax equivalent)	4.04	3.56	79	4.32	3.87	77	4.27	3.70	83	4.51	4.04	75	5.15	4.41	81
Less: Overhead expense	2.72	2.18	80	2.84	2.28	79	2.89	2.17	88	3	2.57	75	3.20	2.69	77
Less: Provision for credit losses	-0.07	0.04	20	0.04	-0.12	77	-0.16	-0.09	33	0.47	0.51	48	0.25	0.15	77
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	-0.05	0	3	0	0.01	33	0	0.01	23	0.08	0.02	89	-0.05	0.01	0
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0.04	0	93
Equals: Pretax net operating income (tax equivalent)	1.31	1.35	46	1.46	1.78	26	1.55	1.66	44	1.13	1.04	55	1.71	1.56	62
Less: Applicable income taxes (tax equivalent)	0.26	0.31	34	0.30	0.40	21	0.32	0.38	31	0.22	0.23	47	0.40	0.36	60
Less: Minority interest	0	0	85	0	0	3	0	0	2	0	0	86	0.01	0	82
Equals: Net operating income	1.05	1.03	54	1.16	1.36	34	1.23	1.26	50	0.90	0.81	58	1.30	1.19	61
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.05	1.02	54	1.16	1.35	35	1.23	1.26	50	0.90	0.82	58	1.30	1.19	61
Memo: Net income (last four quarters)	1.20	1.17	52	0.97	1.07	38	1.23	1.26	50	0.90	0.82	58	1.30	1.19	60
Net income—BHC and noncontrolling (minority) interest	1.05	1.04	54	1.16	1.37	35	1.23	1.27	49	0.90	0.83	58	1.31	1.20	61
Margin Analysis															
Average earning assets / Average assets	87.38	93.16	2	88.13	93.08	5	88.25	93.08	5	87.98	92.32	8	87.67	91.05	16
Average interest-bearing funds / Average assets	57.88	60.43	45	59.06	62.97	36	58.01	61.99	35	61.24	64.06	37	69.66	65.57	72
Interest income (tax equivalent) / Average earning assets	2.87	2.96	43	3.15	3.18	46	3.01	3.06	44	3.58	3.55	50	4.38	4.41	50
Interest expense / Average earning assets	0.15	0.20	39	0.19	0.29	31	0.17	0.25	35	0.39	0.52	36	0.97	1.08	42
Net interest income (tax equivalent) / Average earning assets	2.72	2.75	45	2.96	2.88	55	2.84	2.80	47	3.19	3.01	55	3.42	3.33	48
Yield or Cost															
Total loans and leases (tax equivalent)	3.65	3.88	36	4.04	4.05	54	3.95	4.01	46	4.33	4.27	57	5	5.09	49
Interest-bearing bank balances	0.17	0.18	33	0.06	0.10	10	0.11	0.14	16	0.32	0.27	67	0.74	2.04	6
Federal funds sold and reverse repos	0	0.28	20	0	0.26	21	-0.06	0.25	5	0.28	0.68	34	1.56	2.44	19
Trading assets	2.35	0.43	91	1.73	0.39	86	1.89	0.45	85	2.14	0.60	85	0.96	0.99	60
Total earning assets	2.85	2.93	41	3.13	3.15	47	2.99	3.04	42	3.56	3.51	51	4.34	4.36	50
Investment securities (tax equivalent)	1.72	1.78	47	1.47	1.84	27	1.50	1.77	31	2.10	2.25	34	2.65	2.76	42
US Treasury and agency securities (excluding mortgage-backed securities)	0.95	1.09	41	1.67	1.30	71	1.02	1.14	41	2.10	1.75	68	2.18	2.32	46
Mortgage-backed securities	1.75	1.67	55	1.41	1.60	34	1.49	1.57	44	1.96	2.05	36	2.41	2.61	23
All other securities	22.04	2.75	97	10.17	2.93	96	6.57	2.81	94	7.57	3.24	95	7.92	4.06	91
Interest-bearing deposits	0.05	0.16	11	0.07	0.26	10	0.06	0.21	10	0.32	0.53	24	0.94	1.10	40
Time deposits of \$250K or more	0.39	0.48	41	0.67	0.82	40	0.43	0.66	24	1.24	1.42	31	2.09	1.96	57
Time deposits < \$250K	0.16	0.44	9	0.40	0.78	12	0.28	0.62	12	0.98	1.36	18	1.13	1.82	13
Other domestic deposits	0.04	0.13	9	0.04	0.17	7	0.04	0.15	8	0.22	0.36	25	0.71	0.93	36
Foreign deposits	0	0.14		0	0.13		0	0.14		0	0.42		2.20	1.19	86
Federal funds purchased and repos	0.10	0.16	32	0	0.18	9	0.08	0.17	40	0.80	0.62	75	2.27	1.86	69
Other borrowed funds and trading liabilities	1.39	1.14	61	1.43	1.38	55	1.43	1.27	58	1.63	1.50	58	2.94	2.38	80
All interest-bearing funds	0.22	0.31	36	0.28	0.42	29	0.25	0.37	31	0.57	0.74	34	1.22	1.49	31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021		12/31/2021		12/31/2020		12/31/2019							
Non-interest Income and Expenses															
Total non-interest income	2,243,000		2,170,000		9,190,000		8,440,000		5,337,000						
Fiduciary activities income	114,000		117,000		459,000		466,000		190,000						
Service charges on deposit accounts - domestic	252,000		258,000		1,060,000		1,020,000		762,000						
Trading revenue.....	57,000		120,000		297,000		189,000		105,000						
Investment banking fees and commissions.....	389,000		453,000		1,958,000		1,601,000		717,000						
Insurance activities revenue.....	724,000		617,000		2,598,000		2,158,000		2,031,000						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	424,000		354,000		354,000		-452,000		105,000						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	65,000		150,000		542,000		1,181,000		170,000						
Other non-interest income.....	218,000		101,000		1,922,000		2,277,000		1,257,000						
Total overhead expenses	3,675,000		3,608,000		15,114,000		14,909,000		7,917,000						
Personnel expense.....	2,051,000		2,142,000		8,632,000		8,146,000		4,833,000						
Net occupancy expense.....	326,000		322,000		1,277,000		1,388,000		787,000						
Goodwill impairment losses	0		0		0		5,000		0						
Amortization expenses and impairment loss (other intangible assets).....	137,000		144,000		574,000		685,000		164,000						
Other operating expenses.....	1,161,000		1,000,000		4,631,000		4,685,000		2,133,000						
Fee income on mutual funds and annuities.....	51,000		63,000		247,000		237,000		173,000						
Memoranda															
Assets under management in proprietary mutual funds and annuities	5,986,000		6,047,000		6,398,000		5,963,000		7,235,000						
Number of equivalent employees	51,169		53,207		51,348		53,693		57,264						
Average personnel expense per employee.....	40.08		40.26		168.11		151.71		84.40						
Average assets per employee.....	10,553.34		9,536.55		10,172.54		9,255.79		4,319.20						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.27	2.26	57	2.90	2.10	66	2.69	2.17	61	2.81	2.02	66	3.24	2.72	62
Overhead expenses / Net Interest Income + non-interest income	67.73	61.09	74	66.14	59.31	79	68.09	59.28	83	66.96	62.28	72	62.58	61.29	59
Percent of Average Assets															
Total overhead expense	2.72	2.18	80	2.84	2.28	79	2.89	2.17	88	3	2.57	75	3.20	2.69	77
Personnel expense.....	1.52	1.21	82	1.69	1.28	85	1.65	1.21	88	1.64	1.30	79	1.95	1.41	89
Net occupancy expense.....	0.24	0.23	57	0.25	0.24	54	0.24	0.23	57	0.28	0.26	62	0.32	0.28	65
Other operating expenses.....	0.96	0.71	82	0.90	0.73	77	1	0.72	87	1.08	0.94	75	0.93	0.97	58
Overhead less non-interest income	1.06	1.18	37	1.13	1.10	50	1.13	1.10	47	1.30	1.25	50	1.04	1.32	27
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	67.41	60.59	74	65.80	58.69	80	67.76	58.83	84	66.58	61.82	72	62.11	60.64	61
Personnel expense.....	37.62	33.94	68	39.07	33.28	80	38.70	32.93	79	36.38	32.36	74	37.92	32.39	83
Net occupancy expense.....	5.98	6.43	40	5.87	6.42	40	5.73	6.23	41	6.20	6.58	43	6.17	6.52	41
Other operating expenses.....	23.81	19.35	82	20.86	18.45	72	23.34	19.18	79	24.01	22.28	72	18.02	21.20	35
Total non-interest income	41.14	26.24	85	39.58	28.42	75	41.20	27.67	82	37.69	28.83	72	41.87	29.23	78
Fiduciary activities income	2.09	2.31	57	2.13	2.15	57	2.06	2.20	55	2.08	2.09	58	1.49	1.97	50
Service charges on domestic deposit accounts	4.62	3.51	65	4.71	3.21	78	4.75	3.27	75	4.56	3.27	74	5.98	3.88	79
Trading revenue.....	1.05	0.53	79	2.19	0.97	83	1.33	0.62	84	0.84	1.28	65	0.82	1.18	59
Investment banking fees and commissions.....	7.13	2.33	85	8.26	2.51	87	8.78	2.58	86	7.15	2.46	86	5.63	3.54	80
Insurance activities revenue.....	13.28	0.38	98	11.25	0.38	98	11.65	0.36	98	9.64	0.41	97	15.93	0.47	99
Venture capital revenue.....	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	7.78	1.49	89	6.46	0.99	91	1.59	0.60	84	-2.02	0.01	8	0.82	0.28	84
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.19	1.74	50	2.74	3.74	49	2.43	3.30	48	5.27	3.92	68	1.33	1.86	48
Other non-interest income.....	4	8.92	20	1.84	8.65	5	8.62	9.27	57	10.17	9.65	64	9.86	10.04	64
Overhead less non-interest income	26.27	33.42	29	26.23	29.66	36	26.56	30.52	32	28.89	31.93	38	20.24	31.06	20
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.62	20.83	26	18.95	21.04	26	19.21	21.18	26	17.52	18.63	35	18.50	20.56	30
Applicable income tax + TE / Pretax net operating income + TE	20.09	22.92	18	20.46	22.74	21	20.54	22.67	18	19.76	21.18	30	23.40	23.23	55

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	116,292,000	119,431,000	117,113,000	123,433,000	134,332,000	-2.63	47.71	
Commercial and industrial loans	71,835,000	70,439,000	67,662,000	74,317,000	72,918,000	1.98	168.31	
Loans to individuals	59,466,000	59,569,000	60,232,000	60,113,000	58,636,000	-0.17	186.52	
Loans to depository institutions and acceptances of other banks	8,000	3,000	0	1,000	105,000	166.67	395.05	
Agricultural loans	357,000	481,000	454,000	525,000	274,000	-25.78	73.32	
Other loans and leases	46,290,000	47,256,000	48,864,000	47,404,000	41,950,000	-2.04	165.54	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	294,248,000	297,179,000	294,325,000	305,793,000	308,215,000	-0.99	104.49	
Less: Allowance for loan and lease losses	4,170,000	5,662,000	4,435,000	5,835,000	1,549,000	-26.35	180.42	
Net loans and leases	290,078,000	291,517,000	289,890,000	299,958,000	306,666,000	-0.49	103.69	
Debt securities that reprice or mature in over 1 year	137,968,000	121,176,000	146,691,000	117,963,000	70,380,000	13.86	236.14	
Mutual funds and equity securities	1,024,000	875,000	1,066,000	1,061,000	817,000	17.03	10109.37	
Subtotal	429,070,000	413,568,000	437,647,000	418,982,000	377,863,000	3.75	133.87	
Interest-bearing bank balances	23,516,000	26,916,000	15,126,000	13,718,000	14,970,000	-12.63	1043.71	
Federal funds sold and reverse repos	2,322,000	1,349,000	4,028,000	1,745,000	1,417,000	72.13	875.27	
Debt securities that reprice or mature within 1 year	8,447,000	2,631,000	7,926,000	2,825,000	4,347,000	221.06	121.01	
Trading assets	7,870,000	7,779,000	6,751,000	7,510,000	7,732,000	1.17	373.80	
Total earning assets	471,225,000	452,243,000	471,478,000	444,780,000	406,329,000	4.20	146.40	
Non-interest-bearing cash and due from depository institutions	5,487,000	5,075,000	5,061,000	5,009,000	4,057,000	8.12	227.04	
Premises, fixed assets, and leases	4,788,000	5,064,000	4,868,000	5,203,000	5,535,000	-5.45	127.59	
Other real estate owned	177,000	63,000	62,000	67,000	94,000	180.95	139.73	
Investment in unconsolidated subsidiaries	6,326,000	5,494,000	6,253,000	5,556,000	4,256,000	15.14	213.63	
Intangible and other assets	55,976,000	49,598,000	53,519,000	48,613,000	52,807,000	12.86	139.35	
Total assets	543,979,000	517,537,000	541,241,000	509,228,000	473,078,000	5.11	146.70	
Quarterly average assets	540,004,000	507,411,000	536,565,000	501,185,000	301,736,000	6.42	145.02	
Average loans and leases (YTD)	292,484,000	299,541,000	293,479,500	314,519,000	161,513,500	-2.36	103.54	
Memoranda								
Loans held-for-sale	4,167,000	5,668,000	4,812,000	6,059,000	8,373,000	-26.48	222.74	
Loans not held-for-sale	290,081,000	291,511,000	289,513,000	299,734,000	299,842,000	-0.49	103.42	
Real estate loans secured by 1–4 family	62,236,000	62,241,000	62,497,000	64,932,000	76,291,000	-0.01	51.59	
Commercial real estate loans	53,400,000	56,726,000	53,987,000	58,010,000	57,433,000	-5.86	44.73	
Construction and land development	8,423,000	9,730,000	8,392,000	9,618,000	9,221,000	-13.43	53.11	
Multifamily	4,111,000	4,866,000	4,443,000	5,632,000	5,031,000	-15.52	8.30	
Nonfarm nonresidential	40,866,000	42,130,000	41,152,000	42,760,000	43,181,000	-3.00	48.07	
Real estate loans secured by farmland	656,000	464,000	629,000	491,000	608,000	41.38	-15.64	
Total investment securities	147,439,000	124,682,000	155,683,000	121,849,000	75,544,000	18.25	228.54	
U.S. Treasury securities	9,412,000	1,768,000	9,795,000	1,746,000	2,276,000	432.35	100.55	
US agency securities (excluding mortgage-backed securities)	245,000	1,903,000	1,698,000	1,917,000	1,881,000	-87.13	-89.70	
Municipal securities	370,000	476,000	420,000	493,000	585,000	-22.27	-82.34	
Mortgage-backed securities	136,362,000	119,628,000	142,676,000	116,598,000	69,945,000	13.99	282.48	
Asset-backed securities	20,000	24,000	21,000	25,000	30,000	-16.67	-57.36	
Other debt securities	6,000	8,000	7,000	9,000	10,000	-25.00	288.10	
Mutual funds and equity securities	1,024,000	875,000	1,066,000	1,061,000	817,000	17.03	10109.37	
Available-for-sale securities	84,753,000	123,807,000	153,123,000	120,788,000	74,727,000	-31.54	217.81	
U.S. Treasury securities	9,412,000	1,768,000	9,795,000	1,746,000	2,276,000	432.35	161.79	
US agency securities (excluding mortgage-backed securities)	245,000	1,903,000	1,698,000	1,917,000	1,881,000	-87.13	35.17	
Municipal securities	370,000	476,000	420,000	493,000	585,000	-22.27	-81.50	
Mortgage-backed securities	74,700,000	119,628,000	141,182,000	116,598,000	69,945,000	-37.56	257.74	
Asset-backed securities	20,000	24,000	21,000	25,000	30,000	-16.67		
Other debt securities	6,000	8,000	7,000	9,000	10,000	-25.00		
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-2,538,000		1,000					
Available-for-sale securities appreciation (depreciation)	-4,723,000	-841,000	-1,965,000	2,170,000	500,000			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	26,448,000	22,628,000	27,354,000	23,717,000	9,724,000	16.88	60.64	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	150,446,000	136,555,000	145,892,000	127,629,000	92,405,000	10.17	182.47
NOW, ATS and transaction accounts	119,572,000	107,082,000	115,754,000	21,180,000	16,846,000	11.66	1929.93
Time deposits less brokered deposits < \$250K	-5,762,000	6,482,000	4,562,000	7,790,000	16,630,000		
MMDA and other savings accounts	143,834,000	133,298,000	139,540,000	210,860,000	190,033,000	7.90	62.63
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	408,090,000	383,417,000	405,748,000	367,459,000	315,914,000	6.44	158.98
Time deposits of \$250K or more	1,992,000	2,640,000	2,126,000	3,296,000	9,362,000	-24.55	-5.48
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	2,367,000	1,623,000	2,435,000	1,300,000	2,228,000	45.84	53.28
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	223,000		-100.00
Other borrowings w/remaining maturity of 1 year or less	8,967,000	7,051,000	7,031,000	8,762,000	20,869,000	27.17	296.43
Other borrowings w/remaining maturity over 1 year	19,416,000	26,633,000	23,093,000	27,472,000	29,452,000	-27.10	23.33
Brokered deposits < \$250K	18,246,000	9,505,000	8,614,000	10,322,000	9,451,000	91.96	1006.44
Noncore funding	50,988,000	47,452,000	43,299,000	51,152,000	71,585,000	7.45	117.38
Trading liabilities	3,092,000	1,930,000	2,254,000	1,634,000	1,412,000	60.21	480.47
Subordinated notes and debentures + trust preferred securities	6,452,000	7,022,000	6,915,000	7,040,000	5,711,000	-8.12	73.86
Other liabilities	10,313,000	9,840,000	13,754,000	11,031,000	11,898,000	4.81	98.36
Total liabilities	478,935,000	449,661,000	471,970,000	438,316,000	406,520,000	6.51	151.44
Equity Capital							
Perpetual preferred stock (including surplus)	6,673,000	7,124,000	6,673,000	8,048,000	5,102,000	-6.33	118.55
Common stock	6,657,000	6,724,000	6,639,000	6,745,000	6,711,000	-1.00	64.09
Common surplus	34,539,000	35,360,000	34,565,000	35,843,000	35,609,000	-2.32	281.10
Retained earnings	23,687,000	20,184,000	22,998,000	19,455,000	19,806,000	17.36	58.62
Accumulated other comprehensive income	-6,535,000	-1,516,000	-1,604,000	716,000	-844,000		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	65,021,000	67,876,000	69,271,000	70,807,000	66,384,000	-4.21	116.88
Noncontrolling (minority) interest in subsidiaries	23,000	0	0	105,000	174,000		-47.97
Total equity capital, including minority interest	65,044,000	67,876,000	69,271,000	70,912,000	66,558,000	-4.17	116.63
Total liabilities and capital	543,979,000	517,537,000	541,241,000	509,228,000	473,078,000	5.11	146.70
Memoranda							
Non-interest-bearing deposits	150,446,000	136,555,000	145,892,000	127,629,000	92,405,000	10.17	182.47
Interest-bearing deposits	277,882,000	259,007,000	270,596,000	253,448,000	242,322,000	7.29	157.13
Total deposits	428,328,000	395,562,000	416,488,000	381,077,000	334,727,000	8.28	165.49
Long-term debt that reprices within 1 year	2,342,000	1,926,000	2,846,000	1,931,000	2,299,000	21.60	-24.35
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	69,271,000	70,807,000	70,807,000	66,384,000	30,122,000		
Accounting restatements	0	0	0	-2,109,000	-31,000		
Net income	1,415,000	1,477,000	6,440,000	4,482,000	3,224,000		
Net sale of new perpetual preferred stock	0	-950,000	-1,415,000	2,949,000	4,000		
Net sale of new common stock	-9,000	-504,000	-1,389,000	266,000	150,000		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	33,546,000		
Less: Dividends declared	725,000	722,000	2,852,000	2,725,000	1,505,000		
Change in other comprehensive income	-4,931,000	-2,232,000	-2,320,000	1,560,000	871,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	3,000		
Holding company equity capital, ending balance	65,021,000	67,876,000	69,271,000	70,807,000	66,384,000		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	21.38	37.11	19	23.08	36.10	22	21.64	36.25	22	24.24	36.22	24	28.40	37.78	33
Commercial and industrial loans	13.21	10.78	68	13.61	13.88	50	12.50	10.76	66	14.59	13.52	58	15.41	12.02	68
Loans to individuals	10.93	3.61	86	11.51	3.42	88	11.13	3.36	87	11.80	3.40	89	12.39	4.20	88
Loans to depository institutions and acceptances of other banks	0	0.02	73	0	0.02	68	0	0.02	34	0	0.03	64	0.02	0.04	76
Agricultural loans.....	0.07	0.17	60	0.09	0.19	62	0.08	0.18	60	0.10	0.19	65	0.06	0.24	53
Other loans and leases.....	8.51	4.19	81	9.13	4.29	85	9.03	4.47	82	9.31	4.63	81	8.87	5.01	80
Net loans and leases.....	53.33	59.31	29	56.33	60.99	30	53.56	58.67	33	58.90	61.58	36	64.82	63.77	38
Debt securities over 1 year.....	25.36	19.47	71	23.41	16.70	76	27.10	19.46	71	23.17	15.55	82	14.88	14.60	54
Mutual funds and equity securities	0.19	0.06	88	0.17	0.06	83	0.20	0.06	87	0.21	0.05	87	0.17	0.06	84
Subtotal	78.88	80.04	37	79.91	78.43	46	80.86	79.22	47	82.28	78.16	62	79.87	79.65	28
Interest-bearing bank balances	4.32	7.18	37	5.20	9.08	29	2.79	8.50	18	2.69	7.51	17	3.16	3.06	60
Federal funds sold and reverse repos	0.43	0.55	77	0.26	0.50	78	0.74	0.54	80	0.34	0.82	78	0.30	1.57	72
Debt securities 1 year or less	1.55	1.65	62	0.51	1.59	27	1.46	1.56	61	0.55	1.68	26	0.92	1.91	42
Trading assets	1.45	0.52	85	1.50	0.56	88	1.25	0.49	86	1.47	1.01	82	1.63	1.19	81
Total earning assets.....	86.63	91.28	5	87.38	91.48	8	87.11	91.77	6	87.34	91.05	10	85.89	89.53	12
Non-interest cash and due from depository institutions.....	1.01	0.96	60	0.98	1	47	0.94	0.82	62	0.98	1.07	42	0.86	1.14	27
Other real estate owned.....	0.03	0.01	85	0.01	0.02	55	0.01	0.01	67	0.01	0.02	55	0.02	0.03	50
All other assets.....	12.37	7.70	94	11.64	7.44	91	11.95	7.35	93	11.67	7.82	89	13.25	9.27	87
Memoranda															
Short-term investments	6.30	10.28	31	5.97	11.92	23	5	11.47	22	3.59	11.17	17	4.38	7.63	50
U.S. Treasury securities.....	1.73	1.80	62	0.34	0.98	61	1.81	1.47	70	0.34	0.84	64	0.48	1.03	61
US agency securities (excluding mortgage-backed securities)	0.05	0.79	30	0.37	0.73	52	0.31	0.82	49	0.38	0.63	54	0.40	0.54	54
Municipal securities	0.07	1.72	24	0.09	1.77	24	0.08	1.73	25	0.10	1.69	25	0.12	1.34	28
Mortgage-backed securities	25.07	14.04	85	23.11	12.38	91	26.36	14.14	89	22.90	11.75	92	14.79	11.44	71
Asset-backed securities	0	0.56	48	0	0.35	52	0	0.50	49	0	0.32	51	0.01	0.28	52
Other debt securities	0	0.55	18	0	0.46	20	0	0.53	20	0	0.42	24	0	0.39	23
Loans held-for-sale.....	0.77	0.40	80	1.10	0.46	83	0.89	0.55	76	1.19	0.52	82	1.77	0.39	91
Loans held for investment	53.33	59.15	29	56.33	61.15	29	53.49	58.06	33	58.86	61.72	34	63.38	63.50	37
Real estate loans secured by 1–4 family	11.44	11.67	51	12.03	11.69	53	11.55	11.46	53	12.75	11.91	55	16.13	13.29	62
Revolving	1.99	1.40	65	2.37	1.51	67	2.05	1.42	64	2.56	1.66	68	3.22	2.07	70
Closed-end, secured by first liens	9.37	9.94	50	9.53	9.76	53	9.41	9.67	51	10.05	9.81	54	12.70	10.69	64
Closed-end, secured by junior liens	0.08	0.17	43	0.13	0.21	44	0.09	0.17	42	0.14	0.22	47	0.21	0.28	54
Commercial real estate loans	9.82	23.42	19	10.96	22.27	23	9.97	22.69	20	11.39	22.22	25	12.14	22.23	29
Construction and land development	1.55	3.49	32	1.88	3.32	36	1.55	3.34	32	1.89	3.40	37	1.95	3.44	40
Multifamily.....	0.76	3.52	18	0.94	3.21	22	0.82	3.57	20	1.11	3.12	27	1.06	3.01	26
Nonfarm nonresidential	7.51	15.11	24	8.14	14.77	25	7.60	14.57	25	8.40	14.72	27	9.13	14.69	33
Real estate loans secured by farmland.....	0.12	0.33	59	0.09	0.33	52	0.12	0.30	58	0.10	0.33	52	0.13	0.36	57

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	39.52	61.87	20	40.19	57.91	21	39.79	61.05	21	40.36	57.15	23	43.58	57.46	28
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	39.52	61.87	20	40.19	57.91	21	39.79	61.05	21	40.36	57.15	23	43.58	57.46	28
Real estate loans secured by 1–4 family.....	21.15	20.07	54	20.94	19.43	57	21.23	19.86	51	21.23	19.43	55	24.75	20.75	61
Revolving	3.67	2.35	73	4.13	2.45	76	3.77	2.43	70	4.26	2.64	75	4.93	3.15	73
Closed-end.....	17.48	17.49	53	16.81	16.76	54	17.46	17.24	52	16.97	16.59	52	19.82	17.39	64
Commercial real estate loans	18.15	38.39	22	19.09	35.36	22	18.34	37.86	22	18.97	34.63	24	18.63	33.52	26
Construction and land development.....	2.86	5.82	34	3.27	5.29	37	2.85	5.65	35	3.15	5.26	37	2.99	5.09	40
1–4 family.....	0.45	1.29	43	0.39	1.05	37	0.41	1.18	41	0.39	0.93	41	0.44	0.94	43
Other.....	2.42	4.49	34	2.88	4.21	38	2.44	4.40	35	2.76	4.19	35	2.56	4.02	38
Multifamily.....	1.40	5.66	15	1.64	5.08	18	1.51	5.78	17	1.84	4.96	22	1.63	4.69	23
Nonfarm nonresidential	13.89	25	27	14.18	23.47	25	13.98	24.56	28	13.98	22.93	27	14.01	22.15	31
Owner-occupied.....	6.89	8.44	42	7.15	7.93	49	7.34	8.29	47	6.97	7.68	48	6.91	7.72	49
Other.....	7	16.32	22	7.03	15.25	21	6.64	15.94	21	7.01	14.95	22	7.10	14.34	23
Real estate loans secured by farmland.....	0.22	0.59	59	0.16	0.56	52	0.21	0.54	58	0.16	0.54	53	0.20	0.55	56
Loans to depository institutions and acceptances of other banks.....	0	0.03	73	0	0.03	68	0	0.04	34	0	0.06	64	0.03	0.11	76
Commercial and industrial loans	24.41	18.81	72	23.70	23.16	55	22.99	18.86	66	24.30	22.17	62	23.66	19.53	67
Loans to individuals	20.21	6.52	87	20.04	6.02	88	20.46	6.24	87	19.66	6.13	88	19.02	7.13	84
Credit card loans	1.10	0.51	82	1.09	0.50	82	1.16	0.53	82	1.17	0.65	79	1.34	0.81	80
Agricultural loans.....	0.12	0.31	62	0.16	0.33	61	0.15	0.34	61	0.17	0.32	65	0.09	0.37	53
Other loans and leases.....	15.73	8.03	80	15.90	8.05	81	16.60	8.75	80	15.50	9.09	76	13.61	9.85	70
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	250.11	395.39	21	245.54	382.51	21	251.66	391.81	23	250.39	381.27	24	317.63	391.26	37
Real estate loans secured by 1–4 family.....	133.85	125.02	61	127.96	124.29	54	134.30	126.06	58	131.72	125.03	53	180.39	138.18	66
Revolving	23.25	14.84	71	25.25	16.14	70	23.85	15.44	68	26.45	17.42	68	35.96	21.26	71
Closed-end.....	110.61	108.83	55	102.71	106.79	54	110.44	108.85	53	105.26	106.14	53	144.43	115.20	69
Commercial real estate loans	114.85	249.33	22	116.62	237.40	21	116.01	245.88	21	117.68	234.65	24	135.80	229.44	32
Construction and land development.....	18.12	36.95	35	20	35.26	35	18.03	35.95	34	19.51	35.62	35	21.80	34.95	43
1–4 family.....	2.82	8.02	42	2.40	6.84	38	2.57	7.42	42	2.40	6.34	40	3.18	6.61	45
Other.....	15.30	28.49	37	17.61	28.01	36	15.46	28.11	36	17.11	28.16	36	18.62	27.32	44
Multifamily.....	8.84	37.99	17	10	34.02	20	9.55	38.66	20	11.42	32.74	25	11.90	31.04	30
Nonfarm nonresidential	87.89	160.85	26	86.62	157.71	26	88.43	158.05	28	86.74	155.06	28	102.10	152.10	36
Owner-occupied.....	43.58	53.96	41	43.67	52.99	44	46.43	52.99	46	43.26	52.37	43	50.34	53.07	52
Other.....	44.31	105.37	23	42.95	102.29	24	42	102.54	23	43.48	100.54	26	51.76	97.41	33
Real estate loans secured by farmland.....	1.41	3.46	61	0.95	3.50	51	1.35	3.22	58	1	3.44	51	1.44	3.60	57
Loans to depository institutions and acceptances of other banks.....	0.02	0.18	73	0.01	0.18	69	0	0.21	34	0	0.28	64	0.25	0.44	76
Commercial and industrial loans	154.50	113.45	73	144.82	145.22	52	145.39	114.45	70	150.76	139.91	55	172.42	122.02	74
Loans to individuals	127.89	36.67	88	122.47	35.91	88	129.43	34.55	89	121.94	37.47	89	138.65	43.51	89
Credit card loans	6.94	2.64	84	6.67	2.59	83	7.35	2.77	83	7.23	3.30	82	9.77	4.34	81
Agricultural loans.....	0.77	1.66	62	0.99	1.94	63	0.98	1.86	62	1.06	1.88	65	0.65	2.18	54
Other loans and leases.....	99.56	47.86	80	97.15	47.52	83	105	51.06	81	96.16	49.54	79	99.19	52.44	82
Supplemental															
Non-owner occupied CRE loans / Gross loans	14.13	30.57	17	14.26	27.81	17	13.55	30.07	16	14.39	27.32	20	13.97	26.45	22
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	89.45	198.65	19	87.10	185.94	19	85.73	195.33	17	89.26	183.76	22	101.82	178.57	30
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	133.03	256.17	23	130.77	243.39	23	132.15	252.85	23	132.52	240.85	25	152.16	236.10	32

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	6.30	10.28	31	5.97	11.92	23	5	11.47	22	3.59	11.17	17	4.38	7.63	50
Liquid assets	33.35	28.10	68	31.77	27.16	64	33.42	29.03	63	29.11	26.22	63	21.54	22.44	58
Investment securities	27.10	21.67	68	24.09	18.78	71	28.76	21.63	70	23.93	17.85	75	15.97	16.99	49
Net loans and leases	53.33	59.31	29	56.33	60.99	30	53.56	58.67	33	58.90	61.58	36	64.82	63.77	38
Net loans, leases and standby letters of credit	54.39	60.12	31	57.30	61.79	31	54.58	59.49	34	59.88	62.48	35	65.91	64.84	39
Core deposits	75.02	76.85	29	74.08	73.69	38	74.97	75.71	32	72.16	70.67	40	66.78	63.09	47
Noncore funding	9.37	9.46	65	9.17	11.95	49	8	10.30	51	10.05	14.13	48	15.13	19.36	47
Time deposits of \$250K or more	0.37	1.46	14	0.51	1.96	14	0.39	1.58	13	0.65	2.11	16	1.98	2.94	37
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.44	1.11	43	0.31	1.22	39	0.45	1.23	42	0.26	1.47	34	0.47	1.94	40
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.01	0.44	41	0.05	0.60	43	-0.29	0.54	12	-0.09	0.54	17	0.17	0.48	45
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0.05	0.02	92
Other borrowings w/remaining maturity of 1 year or less	1.65	1.03	74	1.36	1.11	65	1.30	1	66	1.72	1.24	68	4.41	3.01	68
Earning assets that reprice within 1 year	34.22	36.68	45	34.36	38.67	35	32.85	37.37	38	33.48	39.38	31	39.57	39.29	49
Interest-bearing liabilities that reprice within 1 year	2.19	6.16	17	2.82	7.73	11	2.34	6.39	14	3.33	8.20	16	6.12	10.19	22
Long-term debt that reprices within 1 year	0.43	0.22	80	0.37	0.28	76	0.53	0.26	80	0.38	0.47	69	0.49	0.96	63
Net assets that reprice within 1 year	31.59	29.01	55	31.16	29.49	47	29.98	29.65	50	29.78	29.11	48	32.97	26.63	65
Other Liquidity and Funding Ratios															
Net noncore funding dependence	3.89	-1.97	71	4	-0.51	67	3.71	-2.33	70	7.84	3.20	68	13.45	14.45	51
Net short-term noncore funding dependence	-0.76	-6.65	70	-2.61	-6.88	65	-1.67	-7.71	67	1.09	-4.76	71	5.23	3.38	50
Short-term investment / Short-term noncore funding	110.53	265.83	30	153.61	246.74	42	136.91	273.46	32	80.08	184.19	24	51.17	77.77	50
Liquid assets - short-term noncore funding / Nonliquid assets	41.48	35.38	66	40.87	30.67	68	44.70	36.68	67	34.74	28.18	66	16.54	16.97	54
Net loans and leases / Total deposits	67.72	73.06	37	73.70	76.22	42	69.60	72.79	44	78.71	79.43	46	91.62	90.31	48
Net loans and leases / Core deposits	71.08	78.05	40	76.03	83.77	36	71.45	78.25	41	81.63	88.34	39	97.07	103.93	41
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-5.78	-3.53	27		0.62		0	0.12	44		1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-10.76	-8.82	32	-1.85	1.31	6	-4.45	-0.25	1	4.73	4.31	62	1.23	1.36	52
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	41.82	20.27	80	0	12.84	14	0.96	14.28	34	0	11.38	15	0	12.67	14
Available-for-sale securities	57.48	77.97	18	99.30	85.49	70	98.36	83.77	66	99.13	87.23	69	98.92	85.40	72
U.S. Treasury securities	6.38	8.39	57	1.42	5.10	55	6.29	6.70	66	1.43	4.72	58	3.01	6.15	56
US agency securities (excluding mortgage-backed securities)	0.17	3.73	28	1.53	4.35	45	1.09	4.12	45	1.57	4.01	47	2.49	3.49	58
Municipal securities	0.25	7.89	21	0.38	9.71	20	0.27	8.22	20	0.40	9.83	21	0.77	7.75	27
Mortgage-backed securities	92.49	65.55	91	95.95	66.67	93	91.65	66.54	89	95.69	66.64	90	92.59	67.43	86
Asset-backed securities	0.01	2.78	47	0.02	1.97	52	0.01	2.50	49	0.02	1.91	50	0.04	1.66	52
Other debt securities	0	3.16	17	0.01	3.05	20	0	3.08	19	0.01	3.01	23	0.01	2.94	24
Mutual funds and equity securities	0.69	0.30	79	0.70	0.36	77	0.68	0.29	80	0.87	0.35	81	1.08	0.40	83
Debt securities 1 year or less	5.73	8.63	52	2.11	9.29	20	5.09	7.78	50	2.32	10.55	17	5.75	11.86	37
Debt securities 1 to 5 years	5.61	18.50	20	2.49	16.09	17	6.24	18.25	24	2.60	17.03	18	3.71	17.94	21
Debt securities over 5 years	87.96	70.45	82	94.70	72.48	92	87.99	71.11	80	94.21	69.86	89	89.45	66.02	80
Pledged securities	17.94	29.79	34	18.15	33.48	30	17.57	32.26	29	19.46	35.67	32	12.87	30.57	24
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	10.97	-1.29	65	-16.39	156.41	8	48.08	27.98	65	-11.80	183.32	7	335.86	26.69	96
Investment securities	18.25	28.40	43	57.75	31.91	75	27.77	31.36	52	61.30	23.62	85	64.35	11.75	91
Core deposits	6.44	14.47	27	16.97	29.18	14	10.42	16.94	32	16.32	26.88	17	105.33	11.23	97
Noncore funding	7.45	-10.65	78	-48.57	-25.09	20	-15.35	-14.79	48	-28.54	-12.18	31	116.21	6.59	98

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			198,658,000	186,731,000	177,598,000
Commit: Secured commercial real estate loans	10,844,000	9,796,000	10,388,000	10,235,000	12,111,000
Commit: Unsecured real estate loans	773,000	2,543,000	2,223,000	2,439,000	2,585,000
Credit card lines (reported semiannually, June/Dec)	0	0	23,963,000	24,232,000	23,733,000
Securities underwriting	5,782,000	5,035,000	5,529,000	4,986,000	5,136,000
Standby letters of credit	36,000	42,000	39,000	80,000	45,000
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	5,981,000	6,613,000	6,796,000	6,430,000	5,259,000
Credit derivatives - notional amount (holding company as guarantor)	3,494,000	3,605,000	3,363,000	3,724,000	4,861,000
Credit derivative contracts w/ purchased credit protection-investment grade..	4,654,000	3,492,000	5,275,000	3,366,000	4,856,000
Credit derivative contracts w/ purchased credit protection-noninvest grade..	4,819,000	6,725,000	4,883,000	6,789,000	5,264,000
Derivative Contracts					
Interest rate futures and forward contracts	16,204,000	21,650,000	18,052,000	20,311,000	27,241,000
Written options contracts (interest rate)	11,312,000	12,591,000	10,890,000	15,076,000	17,561,000
Purchased options contracts (interest rate).....	31,220,000	21,359,000	17,593,000	20,360,000	18,928,000
Interest rate swaps.....	187,788,000	201,622,000	188,904,000	210,951,000	187,949,000
Futures and forward foreign exchange	16,592,000	10,304,000	14,261,000	10,348,000	11,197,000
Written options contracts (foreign exchange).....	83,000	135,000	80,000	106,000	13,000
Purchased options contracts (foreign exchange).....	101,000	145,000	101,000	106,000	13,000
Foreign exchange rate swaps.....	1,551,000	1,189,000	1,476,000	1,330,000	1,441,000
Commodity and other futures and forward contracts	534,000	978,000	534,000	748,000	223,000
Written options contracts (commodity and other).....	27,821,000	19,869,000	24,468,000	21,377,000	25,641,000
Purchased options contracts (commodity and other).....	14,403,000	8,968,000	11,436,000	10,132,000	14,113,000
Commodity and other swaps	3,110,000	2,171,000	2,434,000	1,767,000	1,108,000

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Loan commitments (reported semiannually, June/Dec)							36.70	22.78	85	36.67	22.01	86	37.54	23.52	84
Standby letters of credit	1.06	0.64	78	0.97	0.67	77	1.02	0.65	78	0.98	0.71	74	1.09	0.84	72
Commercial and similar letters of credit	0.01	0.02	60	0.01	0.02	58	0.01	0.02	59	0.02	0.02	67	0.01	0.02	61
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	1.10	0.26	86	1.28	0.28	90	1.26	0.24	90	1.26	0.35	89	1.11	0.42	87
Credit derivatives - notional amount (holding company as beneficiary).....	0.64	0.18	85	0.70	0.18	85	0.62	0.18	85	0.73	0.30	86	1.03	0.52	88
Credit derivative contracts w/ purchased credit protection-investment grade..	0.86	0.19	88	0.67	0.17	83	0.97	0.18	87	0.66	0.25	83	1.03	0.30	86
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0.89	0.17	88	1.30	0.16	92	0.90	0.13	90	1.33	0.30	90	1.11	0.45	88
Derivative contracts	57.12	45.51	82	58.16	42.67	81	53.62	46.30	81	61.39	48.62	78	64.56	68.47	76
Interest rate contracts	45.32	33.09	82	49.70	30.32	82	43.50	32.46	82	52.37	34.36	79	53.20	47.31	76
Interest rate futures and forward contracts	2.98	4.02	78	4.18	4.59	79	3.34	3.25	80	3.99	6.21	77	5.76	10.67	78
Written options contracts (interest rate)	2.08	1.59	80	2.43	2	76	2.01	1.41	78	2.96	2.18	77	3.71	2.47	84
Purchased options contracts (interest rate).....	5.74	1.35	90	4.13	1.45	85	3.25	1.31	84	4	1.46	84	4	2.65	79
Interest rate swaps.....	34.52	19.54	83	38.96	20.33	83	34.90	20.49	83	41.43	20.83	84	39.73	28.86	81
Foreign exchange contracts.....	3.37	6.48	82	2.27	6.19	81	2.94	6.30	80	2.33	6.01	79	2.68	10.12	80
Futures and forward foreign exchange contracts	3.05	3.96	86	1.99	3.83	81	2.63	3.78	83	2.03	3.47	81	2.37	5.23	81
Written options contracts (foreign exchange).....	0.02	0.05	84	0.03	0.03	82	0.01	0.04	82	0.02	0.03	81	0	0.05	79
Purchased options contracts (foreign exchange).....	0.02	0.05	84	0.03	0.04	83	0.02	0.04	83	0.02	0.04	81	0	0.08	79
Foreign exchange rate swaps	0.29	0.74	80	0.23	0.71	82	0.27	0.76	80	0.26	0.77	82	0.30	2.03	80
Equity, commodity, and other derivative contracts.....	8.43	1.07	90	6.18	0.80	91	7.18	0.92	90	6.68	1.86	89	8.68	3.32	88
Commodity and other futures and forward contracts	0.10	0.08	89	0.19	0.06	90	0.10	0.07	90	0.15	0.14	88	0.05	0.19	86
Written options contracts (commodity and other).....	5.11	0.36	92	3.84	0.27	93	4.52	0.32	92	4.20	0.52	91	5.42	0.98	90
Purchased options contracts (commodity and other).....	2.65	0.26	92	1.73	0.18	92	2.11	0.21	92	1.99	0.37	90	2.98	0.94	88
Commodity and other swaps	0.57	0.32	85	0.42	0.27	83	0.45	0.31	83	0.35	0.32	79	0.23	0.38	78
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							67.69	44.98	78	59.37	42.82	78	109.96	45.53	87

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	310,719,000	300,981,000	290,229,000	312,612,000	305,428,000
Interest rate contracts	246,524,000	257,222,000	235,439,000	266,698,000	251,679,000
Foreign exchange contracts.....	18,327,000	11,773,000	15,918,000	11,890,000	12,664,000
Equity, commodity, and other contracts	45,868,000	31,986,000	38,872,000	34,024,000	41,085,000
Derivatives Position					
Futures and forwards	33,330,000	32,932,000	32,847,000	31,407,000	38,661,000
Written options	39,216,000	32,595,000	35,438,000	36,559,000	43,215,000
Exchange-traded.....	9,651,000	3,800,000	7,395,000	4,447,000	7,818,000
Over-the-counter.....	29,565,000	28,795,000	28,043,000	32,112,000	35,397,000
Purchased options	45,724,000	30,472,000	29,130,000	30,598,000	33,054,000
Exchange-traded.....	21,517,000	11,800,000	14,234,000	12,311,000	13,568,000
Over-the-counter.....	24,207,000	18,672,000	14,896,000	18,287,000	19,486,000
Swaps	192,449,000	204,982,000	192,814,000	214,048,000	190,498,000
Held for trading.....	250,936,000	225,919,000	231,289,000	230,011,000	227,655,000
Interest rate contracts	187,095,000	182,438,000	176,880,000	184,379,000	173,949,000
Foreign exchange contracts.....	18,009,000	11,534,000	15,576,000	11,647,000	12,664,000
Equity, commodity, and other contracts	45,832,000	31,947,000	38,833,000	33,985,000	41,042,000
Non-traded.....	59,783,000	75,062,000	58,940,000	82,601,000	77,773,000
Interest rate contracts	59,429,000	74,784,000	58,559,000	82,319,000	77,730,000
Foreign exchange contracts.....	318,000	239,000	342,000	243,000	0
Equity, commodity, and other contracts	36,000	39,000	39,000	39,000	43,000
Derivative contracts (excluding futures and FX 14 days or less)	270,090,000	269,044,000	257,878,000	278,019,000	254,842,000
One year or less	69,957,000	56,360,000	61,977,000	57,337,000	51,527,000
Over 1 year to 5 years	172,784,000	184,378,000	167,837,000	192,852,000	131,057,000
Over 5 years	27,349,000	28,306,000	28,064,000	27,830,000	72,258,000
Gross negative fair value (absolute value)	4,560,000	3,480,000	3,512,000	3,612,000	3,291,000
Gross positive fair value.....	3,725,000	4,777,000	4,023,000	5,827,000	4,233,000
Held for trading.....	3,507,000	4,522,000	3,977,000	5,626,000	4,045,000
Non-traded	218,000	255,000	46,000	201,000	188,000
Current credit exposure on risk-based capital derivative contracts	2,750,000	3,229,000	2,440,000	4,174,000	2,328,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	79.34	93.91	16	85.46	94.52	18	81.12	94.17	15	85.31	94.10	19	82.40	93.44	20
Foreign exchange contracts	5.90	3.18	79	3.91	3.16	75	5.48	3.47	76	3.80	3.49	74	4.15	3.20	75
Equity, commodity, and other contracts	14.76	1.19	95	10.63	1.04	93	13.39	1.14	95	10.88	1.17	93	13.45	1.64	91
Futures and forwards	10.73	10.22	65	10.94	12.82	60	11.32	11.16	63	10.05	14.05	55	12.66	13.49	62
Written options	12.62	6.03	78	10.83	8.11	71	12.21	6.28	75	11.69	8.18	72	14.15	5.91	81
Exchange-traded	3.11	0.13	95	1.26	0.10	90	2.55	0.12	92	1.42	0.14	90	2.56	0.15	93
Over-the-counter	9.52	5.74	74	9.57	7.80	68	9.66	5.96	74	10.27	7.73	71	11.59	5.10	82
Purchased options	14.72	3.59	90	10.12	3.58	78	10.04	3.27	83	9.79	3.42	80	10.82	4.42	79
Exchange-traded	6.92	0.13	97	3.92	0.11	96	4.90	0.12	97	3.94	0.15	96	4.44	0.28	92
Over-the-counter	7.79	3.11	80	6.20	3.15	77	5.13	2.87	73	5.85	2.86	77	6.38	3.35	75
Swaps	61.94	74.58	26	68.10	69.64	42	66.44	74.26	30	68.47	68.76	42	62.37	69.75	35
Held for trading	80.76	38.74	69	75.06	42.14	65	79.69	40.42	69	73.58	43.53	61	74.54	44.16	61
Interest rate contracts	60.21	32.48	62	60.61	36.29	59	60.94	34.15	60	58.98	36.62	57	56.95	37.24	56
Foreign exchange contracts	5.80	1.60	85	3.83	1.47	84	5.37	1.68	84	3.73	1.60	82	4.15	1.60	83
Equity, commodity, and other contracts	14.75	0.58	96	10.61	0.51	96	13.38	0.60	97	10.87	0.68	96	13.44	0.83	95
Non-traded	19.24	61.26	30	24.94	57.86	34	20.31	59.58	30	26.42	56.47	38	25.46	55.84	38
Interest rate contracts	19.13	57.41	31	24.85	54.11	36	20.18	56.71	30	26.33	53.82	39	25.45	52.22	39
Foreign exchange contracts	0.10	0.37	74	0.08	0.45	71	0.12	0.40	74	0.08	0.46	71	0	0.34	33
Equity, commodity, and other contracts	0.01	0.11	81	0.01	0.12	80	0.01	0.09	82	0.01	0.10	78	0.01	0.13	80
Derivative contracts (excluding futures and forex 14 days or less)	86.92	92.63	22	89.39	90.92	30	88.85	92.53	27	88.93	91.48	28	83.44	93.86	18
One year or less	22.51	27.97	54	18.73	26.80	53	21.35	27.56	54	18.34	32.05	46	16.87	32.17	41
Over 1 year to 5 years	55.61	26.35	86	61.26	28.69	94	57.83	27.01	89	61.69	27.06	96	42.91	30.45	68
Over 5 years	8.80	29.53	26	9.40	30.03	25	9.67	29.89	28	8.90	29.56	25	23.66	28.09	49
Gross negative fair value (absolute value)	1.47	1.21	65	1.16	1.21	56	1.21	0.98	64	1.16	1.55	47	1.08	0.83	64
Gross positive fair value	1.20	1.52	51	1.59	1.70	43	1.39	1.34	55	1.86	2.23	45	1.39	1.19	60
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.10	0.06	83	0.08	0.05	85	0.08	0.04	83	0.08	0.07	75	0.08	0.06	86
Gross positive fair value (X)	0.08	0.06	79	0.11	0.07	80	0.09	0.05	85	0.13	0.09	76	0.10	0.07	86
Held for trading (X)	0.08	0.04	83	0.10	0.05	84	0.09	0.04	86	0.12	0.07	80	0.10	0.06	87
Non-traded (X)	0	0.01	45	0.01	0.01	43	0	0.01	26	0	0.02	42	0	0.01	58
Current credit exposure (X)	0.06	0.04	79	0.07	0.05	74	0.06	0.04	77	0.09	0.06	72	0.06	0.05	75
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.69	0.47	76	0.85	0.61	72	0.62	0.46	75	1.10	0.85	71	0.62	0.73	72

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	4,435,000	5,835,000	5,835,000	1,549,000	1,558,000
Gross losses	261,000	316,000	1,059,000	1,450,000	789,000
Write-downs, transfers to loans held-for-sale	3,000	24,000	27,000	101,000	0
Recoveries	83,000	78,000	362,000	331,000	155,000
Net losses	178,000	238,000	697,000	1,119,000	634,000
Provision for loan and lease losses	-88,000	63,000	-709,000	2,325,000	625,000
Adjustments	1,000	2,000	6,000	3,080,000	0
Ending balance	4,170,000	5,662,000	4,435,000	5,835,000	1,549,000
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.07	0.04	20	0.05	-0.11	78	-0.14	-0.09	35	0.47	0.51	48	0.25	0.15
Provision for loan and lease losses / Average loans and leases	-0.12	0.06	21	0.08	-0.20	78	-0.24	-0.16	35	0.74	0.82	50	0.39	0.24
Provision for loan and lease losses / Net loan and lease losses	-49.44	49.50	31	26.47	-168.35	66	-101.72	-105.48	45	207.77	487.86	23	98.58	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	1.44	1.20	74	1.94	1.49	77	1.53	1.23	77	1.95	1.58	75	0.52	0.83
Allowance for loan and lease losses / Total loans and leases	1.42	1.17	74	1.91	1.47	77	1.51	1.20	77	1.91	1.55	76	0.50	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	5.86	38.27	23	5.95	18.09	24	6.36	21.39	25	5.21	11.58	35	2.44	8.03
Allowance for loan and lease losses / Nonaccrual assets	385.40	355.27	72	455.51	291.29	82	398.47	364.13	70	437.08	299.17	78	276.11	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	139.19	284.19	24	170.49	246.27	35	145.55	287.08	25	174.23	244.34	37	60.44	151.73
Gross loan and lease losses / Average loans and leases	0.36	0.17	86	0.42	0.24	81	0.36	0.19	83	0.46	0.34	73	0.49	0.28
Recoveries / Average loans and leases	0.11	0.07	80	0.10	0.08	70	0.12	0.08	75	0.11	0.07	74	0.10	0.08
Net losses / Average loans and leases	0.24	0.09	86	0.32	0.16	79	0.24	0.11	85	0.36	0.27	70	0.39	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	94	0.01	0	95	0.01	0	90	0.03	0	96	0	40
Recoveries / Prior year-end losses	7.84	10.98	38	5.38	7.39	41	24.97	34.67	40	41.95	33.98	71	22.86	36.22
Earnings coverage of net loan and lease losses (X)	9.31	38.54	36	7.93	25.70	30	10.45	39.72	29	6.97	22.91	31	7.32	24.40
Net Loan and Lease Losses By Type														
Real estate loans	-0.07	-0.01	7	0.05	0.03	72	0	0.02	48	0.16	0.04	89	0.05	0.01
Real estate loans secured by 1–4 family	-0.08	-0.02	13	0.04	-0.01	86	-0.02	-0.02	38	0.07	0.01	90	0.02	0.01
Revolving	-0.22	-0.08	18	-0.03	-0.03	34	-0.14	-0.07	20	-0.01	0.01	41	0.02	0.02
Closed-end	-0.05	-0.02	20	0.06	-0.01	91	0.01	-0.01	81	0.09	0	92	0.02	0
Commercial real estate loans	-0.05	0	8	0.06	0.05	70	0.03	0.04	65	0.26	0.07	86	0.08	0.01
Construction and land development	-0.24	-0.02	4	0.12	0	92	-0.14	0	3	0.09	0	90	-0.08	-0.01
1–4 family	0	0	58	0.04	0	95	-0.01	0	10	0	0	59	-0.01	0
Other	-0.24	-0.01	4	0.08	0	93	-0.13	0	3	0.09	0	94	-0.07	-0.01
Multifamily	0	0	57	0.25	0	96	0.14	0.01	93	0.09	0	96	0.20	0
Nonfarm nonresidential	-0.02	0.01	15	0.02	0.07	61	0.06	0.05	70	0.32	0.11	86	0.09	0.02
Owner-occupied	-0.03	0	5	-0.03	0.01	4	0.03	0.01	85	0.13	0.02	92	0.05	0.01
Other	0.01	0	83	0.05	0.06	70	0.03	0.04	66	0.20	0.08	84	0.05	0.01
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	-0.20	0.02	2	0.16	0.01
Commercial and industrial loans	0.16	0.11	72	0.33	0.20	69	0.21	0.17	65	0.30	0.47	45	0.10	0.37
Loans to individuals	1.12	0.70	77	1.09	1.06	62	0.91	0.71	67	1.05	1.13	62	0.83	1.17
Credit card loans	3.22	1.88	85	3.45	2.41	71	2.84	1.84	79	3.51	2.92	61	1.74	3.11
Agricultural loans	1.12	0	97	0	0.02	50	0.22	0.02	87	0.57	0.19	86	1.09	0.08
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0	0.16	32	0.03	0.09	64	-0.01	0.10	13	0.14	0.15	64	0.02	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	2,120,000	1,795,000	2,064,000	2,241,000	2,238,000
90+ days past due loans and leases	1,914,000	2,078,000	1,934,000	2,014,000	2,002,000
Nonaccrual loans and leases	1,082,000	1,243,000	1,113,000	1,335,000	561,000
Total past due and nonaccrual loans and leases	5,116,000	5,116,000	5,111,000	5,590,000	4,801,000
Restructured 30–89 days past due	152,000	141,000	165,000	176,000	160,000
Restructured 90+ days past due	285,000	163,000	169,000	161,000	155,000
Restructured nonaccrual	193,000	208,000	156,000	154,000	82,000
Total restructured loans and leases	630,000	512,000	490,000	491,000	397,000
30–89 days past due loans held for sale	20,000	7,000	21,000	21,000	25,000
90+ days past due loans held for sale	0	5,000	4,000	6,000	8,000
Nonaccrual loans held for sale	39,000	72,000	22,000	5,000	107,000
Total past due and nonaccrual loans held for sale	59,000	84,000	47,000	32,000	140,000
Restructured loans and leases in compliance	1,080,000	1,179,000	1,003,000	974,000	675,000
Other real estate owned	177,000	63,000	62,000	67,000	94,000
Other Assets					
30–89 days past due	0	0	2,000	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	2,000	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases														
30–89 days past due loans and leases	0.72	0.32	88	0.60	0.33	82	0.70	0.32	86	0.73	0.39	83	0.73	0.43
90+ days past due loans and leases	0.65	0.10	91	0.70	0.11	90	0.66	0.10	93	0.66	0.12	89	0.65	0.15
Nonaccrual loans and leases	0.37	0.44	44	0.42	0.65	32	0.38	0.46	43	0.44	0.66	34	0.18	0.51
90+ days past due and nonaccrual loans and leases	1.02	0.59	83	1.12	0.82	80	1.04	0.62	82	1.10	0.85	75	0.83	0.71
30–89 days past due restructured	0.05	0.01	91	0.05	0.01	89	0.06	0.01	90	0.06	0.01	88	0.05	0.01
90+ days past due restructured	0.10	0	94	0.05	0	93	0.06	0	91	0.05	0.01	93	0.05	0.01
Nonaccrual restructured	0.07	0.10	50	0.07	0.13	43	0.05	0.10	43	0.05	0.13	32	0.03	0.14
30–89 days past due loans held for sale	0.01	0	88	0	0	87	0.01	0	87	0.01	0	88	0.01	0
90+ days past due loans held for sale	0	0	42	0	0	88	0	0	85	0	0	86	0	0
Nonaccrual loans held for sale	0.01	0	86	0.02	0	86	0.01	0	86	0	0.01	78	0.03	0
Percent of Loans and Leases and Other Assets														
30+ Days Past Due and Nonaccrual														
30–89 days past due assets	0.72	0.32	88	0.60	0.33	82	0.70	0.32	86	0.73	0.40	83	0.73	0.43
90+ days past due assets	0.65	0.10	91	0.70	0.11	90	0.66	0.10	93	0.66	0.12	89	0.65	0.15
Nonaccrual assets	0.37	0.45	44	0.42	0.66	32	0.38	0.47	43	0.44	0.67	34	0.18	0.53
30+ days past due and nonaccrual assets	1.74	0.94	87	1.72	1.18	80	1.74	0.97	85	1.83	1.29	79	1.56	1.19
Percent of Total Assets														
90+ days past due and nonaccrual assets	0.55	0.35	80	0.64	0.50	76	0.56	0.36	79	0.66	0.52	75	0.54	0.44
90+ days past due and nonaccrual assets + other real estate owned	0.58	0.36	82	0.65	0.53	74	0.57	0.37	79	0.67	0.55	72	0.56	0.48
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:														
Total assets	0.51	0.41	70	0.54	0.58	50	0.46	0.41	64	0.53	0.60	46	0.35	0.53
Allowance for loan and lease losses	66.57	62.77	61	49.26	69.27	39	56.64	62.64	55	46.50	66.66	35	106.20	115.41
Equity capital + allowance for loan and lease losses	4.01	3.67	62	3.79	5.03	37	3.41	3.60	53	3.54	4.97	31	2.42	4.28
Tier 1 capital + allowance for loan and lease losses	5.78	4.23	74	5.46	5.96	50	5.17	4.30	68	5.24	6.05	44	3.89	5.65
Loans and leases + other real estate owned	0.94	0.69	75	0.94	0.97	52	0.85	0.71	65	0.89	0.97	48	0.53	0.85

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019				
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct		
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due.....	0.64	0.26	91	0.56	0.31	84	0.54	0.26	83	0.73	0.39	85	0.55	0.38	77	
	90+ days past due	0.89	0.13	89	0.83	0.13	90	0.87	0.12	90	0.69	0.16	88	0.59	0.16	87	
	Nonaccrual.....	0.55	0.51	65	0.61	0.76	49	0.51	0.52	58	0.64	0.76	50	0.17	0.46	18	
Commercial and industrial	30–89 days past due.....	0.17	0.26	47	0.11	0.22	36	0.14	0.24	46	0.09	0.23	27	0.11	0.31	23	
	90+ days past due	0.02	0.03	62	0.01	0.02	54	0.01	0.04	49	0.01	0.03	58	0.03	0.05	56	
	Nonaccrual.....	0.19	0.53	24	0.42	0.69	39	0.33	0.57	37	0.45	0.75	38	0.29	0.83	24	
Individuals	30–89 days past due.....	1.96	0.67	94	1.66	0.53	94	2.17	0.63	93	2.09	0.83	93	2.39	0.83	93	
	90+ days past due	1.44	0.08	97	1.81	0.11	96	1.50	0.09	96	1.91	0.14	97	1.97	0.17	96	
	Nonaccrual.....	0.40	0.16	85	0.30	0.22	69	0.39	0.17	84	0.28	0.28	65	0.19	0.17	61	
Depository institution loans	30–89 days past due.....	0	0	45	0	0.01	44		0.01			0	0	46	0	0	47
	90+ days past due	0	0	48	0	0	50		0			0	0	46	0	0	49
	Nonaccrual.....	0	0.01	45	0	0	47		0			0	0	47	0	0	48
Agricultural	30–89 days past due.....	0.56	0.16	82	0	0.17	31	0.22	0.07	82	0.38	0.17	79	0.36	0.24	74	
	90+ days past due	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42	
	Nonaccrual.....	8.40	0.71	93	0.42	0.44	72	6.83	0.70	91	0.38	0.49	66	2.19	0.67	84	
Foreign governments	30–89 days past due.....		0			0.03			0.50			0			0.07		
	90+ days past due		0			0			0			0			0		
	Nonaccrual.....		0.23			0.04			0.15			0.09			0.03		
Other loans and leases	30–89 days past due.....	0.18	0.13	68	0.13	0.13	68	0.04	0.12	57	0.05	0.18	50	0.05	0.20	44	
	90+ days past due	0.02	0.01	81	0.02	0.01	83	0.01	0.01	79	0	0.01	73	0.08	0.01	90	
	Nonaccrual.....	0.08	0.08	69	0.08	0.15	59	0.05	0.09	62	0.08	0.15	58	0.03	0.13	44	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	1	0.44	90	1	0.47	87	0.93	0.46	85	1.31	0.65	85	0.92	0.67	76
	90+ days past due	1.66	0.25	90	1.59	0.28	88	1.63	0.24	89	1.31	0.33	87	0.99	0.31	86
	Nonaccrual	0.72	0.68	64	0.78	0.88	54	0.69	0.71	57	0.78	0.89	54	0.15	0.73	11
Revolving	30–89 days past due	0.75	0.27	89	0.34	0.31	65	0.47	0.28	74	0.41	0.48	50	0.66	0.45	71
	90+ days past due	0.08	0.03	82	0.06	0.03	78	0.06	0.02	84	0.05	0.03	77	0.05	0.05	70
	Nonaccrual	1.14	1.02	72	1.23	1.31	67	1.11	1.18	72	1.45	1.13	74	0.34	1	28
Closed-end	30–89 days past due	1.05	0.46	88	1.17	0.48	90	1.03	0.49	87	1.53	0.65	88	0.98	0.70	74
	90+ days past due	2	0.28	90	1.96	0.31	88	1.97	0.26	90	1.63	0.38	87	1.23	0.35	86
Junior lien	Nonaccrual	0.64	0.66	59	0.67	0.85	48	0.60	0.67	53	0.61	0.87	43	0.10	0.70	11
	30–89 days past due	0.02	0.01	81	0.02	0.01	67	0.01	0.01	73	0.02	0.02	69	0.03	0.02	63
	90+ days past due	0	0	84	0.01	0	85	0	0	82	0.01	0	88	0.01	0	90
	Nonaccrual	0.02	0.03	55	0.03	0.05	48	0.02	0.03	50	0.03	0.04	47	0	0.04	23
Commercial real estate	30–89 days past due	0.23	0.16	73	0.08	0.22	32	0.10	0.15	54	0.08	0.26	34	0.06	0.18	30
	90+ days past due	0	0.01	69	0.01	0.02	61	0	0.01	28	0.01	0.02	63	0.06	0.03	74
	Nonaccrual	0.35	0.37	57	0.43	0.62	44	0.31	0.38	54	0.49	0.62	47	0.17	0.23	44
Construction and development	30–89 days past due	0.32	0.19	74	0.14	0.22	58	0.17	0.17	72	0.19	0.28	59	0.09	0.28	47
	90+ days past due	0	0	38	0.01	0.01	82	0	0.01	38	0.03	0.01	88	0.13	0.02	93
	Nonaccrual	0.11	0.17	60	0.27	0.50	64	0.14	0.20	67	0.32	0.41	66	0.07	0.20	46
1–4 family	30–89 days past due	0.28	0.03	93	0.05	0.03	75	0.11	0.02	89	0.08	0.03	79	0.05	0.06	66
	90+ days past due	0	0	47	0	0	44	0	0	44	0.03	0	93	0.04	0	92
Other	Nonaccrual	0.01	0.02	71	0.07	0.02	86	0.05	0.01	82	0.07	0.03	84	0.01	0.02	64
	30–89 days past due	0.04	0.14	58	0.09	0.16	65	0.06	0.13	67	0.10	0.22	57	0.03	0.20	46
	90+ days past due	0	0	39	0.01	0	88	0	0	41	0	0	40	0.09	0.01	94
	Nonaccrual	0.09	0.14	67	0.20	0.43	61	0.10	0.16	68	0.25	0.35	67	0.05	0.17	49
Multifamily	30–89 days past due	0	0.06	29	0.04	0.08	66	0.02	0.07	64	0.02	0.09	49	0.02	0.08	52
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.05	0.12	62	0.02	0.13	47	0.05	0.17	60	0	0.11	20	0.04	0.05	61
Nonfarm non-residential	30–89 days past due	0.23	0.13	78	0.07	0.20	33	0.10	0.13	58	0.07	0.23	33	0.06	0.14	30
	90+ days past due	0	0.01	74	0	0.02	63	0	0.01	31	0	0.02	60	0.05	0.03	75
Owner Occupied	Nonaccrual	0.43	0.45	56	0.51	0.78	46	0.37	0.45	55	0.59	0.80	48	0.21	0.28	45
	30–89 days past due	0.09	0.04	77	0.05	0.06	60	0.06	0.04	74	0.05	0.07	52	0.05	0.07	51
	90+ days past due	0	0	80	0	0	70	0	0	37	0	0	71	0.05	0.01	83
Other	Nonaccrual	0.23	0.17	67	0.38	0.32	69	0.26	0.17	74	0.42	0.27	72	0.16	0.16	59
	30–89 days past due	0.14	0.08	77	0.02	0.12	33	0.04	0.08	63	0.02	0.14	35	0.01	0.07	27
	90+ days past due	0	0.01	81	0	0.01	73	0	0	37	0	0.01	33	0	0.01	65
	Nonaccrual	0.19	0.24	57	0.13	0.40	30	0.10	0.23	43	0.17	0.44	36	0.04	0.10	42
Farmland	30–89 days past due	0.15	0.17	77	0.22	0.13	77	0.16	0.10	76	0.20	0.11	77	0.33	0.23	75
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0.30	0.67	58	0.86	1.14	59	0.48	0.69	63	1.02	1.13	65	2.14	0.84	81
Credit card	30–89 days past due	1.08	0.87	68	0.83	0.75	50	0.99	0.81	65	1.12	0.95	62	1.06	1.19	33
	90+ days past due	0.87	0.45	77	0.99	0.56	70	0.79	0.45	72	0.81	0.63	61	0.90	0.78	54
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	41,196,000	42,084,000	41,204,000	42,588,000	42,320,000										
Retained earnings	25,256,000	22,594,000	25,090,000	21,909,000	19,806,000										
Accumulated other comprehensive income (AOCI)	-6,535,000	-1,516,000	-1,604,000	716,000	-844,000										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	59,917,000	63,162,000	64,690,000	65,213,000	61,282,000										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	29,229,000	26,413,000	28,772,000	26,629,000	26,482,000										
Accumulated other comprehensive income-related adjustments	-6,537,000	-1,518,000	-1,606,000	715,000	-843,000										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	37,225,000	38,267,000	37,524,000	37,869,000	35,643,000										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	37,225,000	38,267,000	37,524,000	37,869,000	35,643,000										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	6,673,000	7,124,000	6,673,000	8,048,000	5,102,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	6,673,000	7,124,000	6,673,000	8,048,000	5,102,000										
Less: Additional tier 1 capital deductions	3,000	3,000	3,000	2,000	2,000										
Additional tier 1 capital	6,670,000	7,121,000	6,670,000	8,046,000	5,100,000										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	5,447,000	6,068,000	5,491,000	6,174,000	5,240,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	2,260,000	2,792,000	1,836,000	2,924,000	1,889,000										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	7,707,000	8,860,000	7,327,000	9,098,000	7,129,000										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	3,000	3,000	3,000	2,000	361,000										
Tier 2 capital	7,704,000	8,857,000	7,324,000	9,096,000	6,768,000										
Exited advanced approach tier 2 capital															
Total capital	51,599,000	54,245,000	51,518,000	55,011,000	47,511,000										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	542,061,000	510,474,000	539,308,000	504,292,000	301,736,000										
Less: Deductions from common equity tier 1 capital	29,232,000	26,416,000	28,775,000	26,631,000	26,484,000										
Less: Other deductions	135,000	-903,000	129,000	-947,000	-1,339,000										
Total assets for leverage ratio	512,694,000	484,961,000	510,404,000	478,608,000	276,591,000										
Total risk-weighted assets	397,854,640	378,457,720	390,886,295	379,152,620	376,056,130										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	9.36	12.18	7	10.11	12.54	12	9.60	12.37	11	9.99	12.35	13	9.48	12.11	10
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.03	12.88	21	11.99	13.31	27	11.31	13.11	21	12.11	13.08	39	10.83	12.78	18
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.97	14.72	18	14.33	15.37	37	13.18	14.91	19	14.51	15.23	46	12.63	14.36	17
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.56	9.06	34	9.36	9.15	56	8.66	8.98	45	9.59	9.13	72	14.73	9.76	96
Supplementary leverage ratio, advanced approaches HCs	7.32	6.62	80	8.31	7.94	75	7.43	6.71	81	8.65	8.72	63	7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019		Percent Change	
	1-Year	5-Year	1-Year	5-Year								
Insurance Activities												
Total insurance underwriting assets			68,000		60,000		68,000		61,000		63,000	13.33 184.02
Total property and casualty assets			68,000		60,000		68,000		61,000		63,000	13.33 184.02
Reinsurance recoverables (P/C)			0		0		0		0		0	
Total life and health assets			0		0		0		0		0	
Reinsurance recoverables (L/H)			0		0		0		0		0	
Separate account assets (L/H)			0		0		0		0		0	
Total insurance underwriting equity			36,000		34,000		36,000		33,000		33,000	5.88 20.13
Total property and casualty equity			36,000		34,000		36,000		33,000		33,000	5.88 20.13
Total life and health equity			0		0		0		0		0	
Total insurance underwriting net income			0		0		2,000		2,000		2,000	-100.00
Total property and casualty			0		0		2,000		2,000		2,000	-100.00
Total life and health			0		0		0		0		0	
Claims and claims adjusted expense reserves (P/C)			39,000		36,000		38,000		34,000		26,000	8.33 78.29
Unearned premiums (P/C)			0		0		0		0		0	
Policyholder benefit and contractholder funds (L/H)			0		0		0		0		0	
Separate account liabilities (L/H)			0		0		0		0		0	
Insurance activities revenue			724,000		617,000		2,598,000		2,158,000		2,031,000	17.34 57.89
Other insurance activities income			724,000		617,000		2,597,000		2,157,000		2,029,000	17.34 58.22
Insurance and reinsurance underwriting income			0		0		1,000		1,000		2,000	-100.00
Premiums			0		0		1,000		1,000		2,000	-100.00
Credit related insurance underwriting			0		0		0		0		0	-100.00
Other insurance underwriting			0		0		1,000		1,000		2,000	-100.00
Insurance benefits, losses, expenses			2,000		3,000		10,000		12,000		9,000	-33.33 -9.21
Net assets of insurance underwriting subsidiaries			77,000		72,000		78,000		61,000		63,000	6.94 221.89
Life insurance assets			7,545,000		6,488,000		7,281,000		6,479,000		6,383,000	16.29 66.77

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0.01	0	88	0.01	0	85	0.01	0	87	0.01	0	83	0.01	0.01	80
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	50.48	77	100	54.39	76	100	53.11	76	100	53.67	76	100	51.47	79
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	49.52	22	0	45.61	23	0	46.89	24	0	46.33	23	0	48.53	20
Separate account assets (L/H) / Total life assets		11.64			12.21			13.40			11.24			7.26	
Insurance activities revenue / Adjusted operating income	13.28	0.38	98	11.25	0.38	98	11.65	0.36	98	9.64	0.41	97	15.93	0.47	99
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0.04	2.76	83	0.05	2.84	80	0.10	7.32	74
Credit related premium income / Total premium income		37.50			33.33		0	32.99	34	0	38.23	29	0	34.91	29
Other premium income / Total premium income		62.50			66.67		100	67.01	65	100	61.77	70	100	65.09	70
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0.03	0.02	87	0.04	0.03	87	0.06	0.08	82
Insurance net income (P/C) / Equity (P/C)	0	25.60	22	0	22.15	22	5.56	23.22	41	6.06	15.59	42	6.06	19.86	28
Insurance net income (L/H) / Equity (L/H)		150.40			3.56			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		2,703.20			1,367.96		1,000	927.51	89	1,200	447.82	86	450	233.61	85
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	0	0.07	47	0	0.07	47	0	0.15	42
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.01	0	94	0.01	0	93	0.01	0	93	0.01	0	90	0.01	0	88
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.70	12.22	62	12.71	11	55	14.97	12	59	12.52	11.03	54	15.09	11.51	66
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		6,264,000			4,772,000			6,274,000			4,325,000			4,623,000	
Net assets of broker-dealer subsidiaries / Consolidated assets	1.15	0.46	89	0.92	0.50	88	1.16	0.46	89	0.85	0.75	88	0.98	1.39	84

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	2,035,000	1,909,000	2,246,000	1,966,000	1,898,000
Real estate loans.....	104,000	52,000	55,000	53,000	29,000
Commercial and industrial loans	1,923,000	1,854,000	2,191,000	1,913,000	1,867,000
Loans to depository institutions and other banks acceptances	8,000	3,000	0	0	2,000
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	5,000	6,000	6,000	6,000	6,000
Interest-bearing bank balances	49,000	51,000	50,000	52,000	59,000
Total selected foreign assets	2,089,000	1,966,000	2,302,000	2,024,000	1,963,000
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0.75	0.70	71	0.62	0.69	71	0.64	0.66	71	0.66	0.87	68	1.65	1.25	68
Cost: Interest-bearing deposits.....		0.14			0.13			0.14			0.42		2.20	1.19	86
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.05	0.79	17	0.63	0.64	77	0.11	0.29
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	6.60	10.28	60	-25.60	-6.17	22	14.24	6.83	69	3.58	-2.40	67	163.61	22.48	90
Total selected assets.....	6.26	17.19	60	-25.28	-2.56	23	13.74	9.48	71	3.11	2.04	53	158.29	12.40	91
Deposits		-5.48			2.95			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		24,063,000	28,413,000	24,799,000	31,116,000	37,071,000	-15.31	36.91
1–4 family residential loans		21,596,000	25,804,000	22,320,000	28,294,000	35,382,000	-16.31	23.15
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		-100.00
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		2,467,000	2,609,000	2,479,000	2,822,000	1,689,000	-5.44	
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		36,000	70,000	42,000	65,000	24,000	-48.57	
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		4.42	5.49	4.58	6.11	7.84		
1–4 family residential loans		3.97	4.99	4.12	5.56	7.48		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0.45	0.50	0.46	0.55	0.36		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		22.94	23.27	23.10	23.80	27.94		
1–4 family residential loans		3.40	3.77	3.48	3.87	4.41		
Home equity lines		1.01	1	1.07	1.06	1.20		
Credit card receivables.....		16.64	16.47	16.80	16	15.06		
Auto loans and other consumer loans.....		22.57	21.63	21.20	22.06	21.12		
Commercial and industrial loans		33.44	33.86	34.35	33.21	30.29		

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....		0	0	0	0	0	0	0
Unused commitments to provide liquidity (servicer advance).....		0.15	0.25	0.17	0.21	0.06		
Seller's interest carried as securities and loans		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure		7.09	6.48	7.29	6.15	7.31		
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		365,000	159,000	241,000	356,000	620,000	129.56	-16.42
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	-100.00
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....		365,000	159,000	241,000	356,000	620,000	129.56	-16.58
90+ Days Past Due Securitized Assets								
1–4 family residential loans		34,000	43,000	19,000	57,000	49,000	-20.93	17.27
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	-100.00
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	7,000	0	0
Total 90+ days past due securitized assets		34,000	43,000	19,000	57,000	56,000	-20.93	17.13
Total past due securitized assets.....		399,000	202,000	260,000	413,000	676,000	97.52	-14.49
Net Losses on Securitized Assets								
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	-100.00
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total net losses on securitized assets.....		0	0	0	0	0	0	-100.00

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.69	0.62	1.08	1.26	1.75
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 30–89 days past due securitized assets	1.52	0.56	0.97	1.14	1.67
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.16	0.17	0.09	0.20	0.14
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0.41
Total 90+ days past due securitized assets	0.14	0.15	0.08	0.18	0.15
Total past due securitized assets percent of securitized assets	1.66	0.71	1.05	1.33	1.82
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.24	0.98	1.04	1.43	1.26
Home equity lines	0.75	0.34	0.47	0.41	0.66
Credit card receivables	1.08	0.83	0.99	1.12	1.06
Commercial and industrial loans	0.17	0.11	0.14	0.09	0.11
All other loans and leases	0.84	0.65	0.83	0.78	0.90
Total managed loans past due 30–89 days	0.78	0.60	0.72	0.77	0.83
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.45	1.35	1.40	1.12	0.83
Home equity lines	0.08	0.06	0.06	0.05	0.05
Credit card receivables	0.87	0.99	0.79	0.81	0.90
Commercial and industrial loans	0.02	0.01	0.01	0.01	0.03
All other loans and leases	0.53	0.64	0.54	0.68	0.76
Total managed loans past due 90+ days	0.61	0.65	0.61	0.61	0.60
Total Past Due Managed Assets	1.39	1.25	1.33	1.39	1.42
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.03	0.04	0	0.06	0.02
Home equity lines	-0.22	-0.03	-0.14	-0.01	0.02
Credit card receivables	3.22	3.45	2.84	3.51	1.74
Commercial and industrial loans	0.16	0.33	0.21	0.30	0.10
All other loans and leases	0.34	0.36	0.29	0.44	0.30
Net Losses on Managed Assets Percent of Total Managed Assets	0.22	0.29	0.22	0.33	0.18

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	911,000	1,025,000	4,224,000	2,874,000	1,744,000	-11.12	7550.96
Dividends	900,000	1,000,000	4,150,000	2,800,000	1,650,000	-10.00	
Interest	1,000	2,000	3,000	23,000	64,000	-50.00	-76.18
Management and service fees	11,000	11,000	45,000	51,000	26,000	0.00	42.69
Other income	-1,000	12,000	26,000	0	4,000		
Income from nonbank subsidiaries	116,000	19,000	169,000	101,000	158,000	510.53	825.04
Dividends	100,000	0	100,000	5,000	35,000		
Interest	14,000	17,000	63,000	89,000	121,000	-17.65	16.78
Management and service fees	2,000	2,000	6,000	7,000	2,000	0.00	262.32
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	1,027,000	1,044,000	4,393,000	2,975,000	1,902,000	-1.63	4100.92
Securities gains (losses)	0	0	0	0	0		-100.00
Other operating income	2,000	-11,000	-26,000	8,000	-3,000		176.24
Total operating income	1,029,000	1,033,000	4,367,000	2,983,000	1,899,000	-0.39	3987.88
Operating Expenses							
Personnel expenses	3,000	4,000	15,000	21,000	6,000	-25.00	89.87
Interest expense	51,000	65,000	248,000	319,000	474,000	-21.54	5.17
Other expenses	31,000	32,000	120,000	167,000	245,000	-3.13	-2.56
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	85,000	101,000	383,000	507,000	725,000	-15.84	3.80
Income (loss) before taxes	959,000	932,000	3,984,000	2,480,000	1,177,000	2.90	
Applicable income taxes (credit)	3,000	-13,000	-26,000	-56,000	-92,000		
Extraordinary items							
Income before undistributed income of subsidiaries	956,000	945,000	4,010,000	2,536,000	1,269,000	1.16	
Equity in undistributed income of subsidiaries	459,000	532,000	2,430,000	1,946,000	1,955,000	-13.72	-0.50
Bank subsidiaries	380,000	324,000	1,419,000	1,328,000	1,737,000	17.28	-12.88
Nonbank subsidiaries	79,000	208,000	1,011,000	618,000	218,000	-62.02	214.44
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	1,415,000	1,477,000	6,440,000	4,482,000	3,224,000	-4.20	235.42
Memoranda							
Bank net income	1,280,000	1,324,000	5,569,000	4,128,000	3,387,000	-3.32	193.46
Nonbank net income	179,000	208,000	1,111,000	623,000	253,000	-13.94	612.47
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		61,270,000	76.11	64,085,000	73.98	66,991,000	77.21	68,077,000	65,382,000	-4.39	99.41
Common and preferred stock		60,515,000	75.18	63,705,000	73.55	64,985,000	74.90	65,536,000	64,032,000	-5.01	109.59
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		750,000	0.93	350,000	0.40	2,000,000	2.31	2,450,000	1,266,000	114.29	-59.46
Other receivables		5,000	0.01	30,000	0.03	6,000	0.01	91,000	84,000	-83.33	41.84
Investment in nonbank subsidiaries		8,942,000	11.11	8,196,000	9.46	8,818,000	10.16	8,030,000	7,591,000	9.10	95.15
Common and preferred stock		5,567,000	6.92	4,512,000	5.21	5,441,000	6.27	4,296,000	3,856,000	23.38	323.45
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		3,369,000	4.19	3,678,000	4.25	3,369,000	3.88	3,722,000	3,710,000	-8.40	3.25
Other receivables		6,000	0.01	6,000	0.01	8,000	0.01	12,000	25,000	0.00	31.87
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		260,000	0.32	76,000	0.09	257,000	0.30	82,000	309,000	242.11	93.09
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		9,402,000	11.68	13,869,000	16.01	10,220,000	11.78	14,079,000	12,367,000	-32.21	56.96
Cash and due from unrelated depository institution		48,000	0.06	43,000	0.05	58,000	0.07	43,000	25,000	11.63	31.12
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0		
Intangible assets		0	0	0	0	0	0	0	0		-100.00
Other assets		575,000	0.71	350,000	0.40	419,000	0.48	313,000	483,000	64.29	621.29
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		80,497,000	100.00	86,619,000	100.00	86,763,000	100.00	90,624,000	86,157,000	-7.07	93.66
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		3,298,000	4.10	3,665,000	4.23	3,673,000	4.23	5,002,000	2,348,000	-10.01	162.98
Borrowings with maturity over 1 year		10,433,000	12.96	12,813,000	14.79	11,766,000	13.56	12,612,000	14,442,000	-18.57	17.72
Subordinated notes and debentures		927,000	1.15	1,277,000	1.47	1,254,000	1.45	1,282,000	1,227,000	-27.41	-30.00
Other liabilities		188,000	0.23	214,000	0.25	170,000	0.20	194,000	951,000	-12.15	31.06
Balance due to subsidiaries and related institutions		630,000	0.78	774,000	0.89	629,000	0.72	727,000	805,000	-18.60	43833.05
Total liabilities		15,476,000	19.23	18,743,000	21.64	17,492,000	20.16	19,817,000	19,773,000	-17.43	33.58
Equity Capital		65,021,000	80.77	67,876,000	78.36	69,271,000	79.84	70,807,000	66,384,000	-4.21	116.88
Perpetual preferred stock (income surplus)		6,673,000	8.29	7,124,000	8.22	6,673,000	7.69	8,048,000	5,102,000	-6.33	118.55
Common stock		6,657,000	8.27	6,724,000	7.76	6,639,000	7.65	6,745,000	6,711,000	-1.00	64.09
Common surplus		34,539,000	42.91	35,360,000	40.82	34,565,000	39.84	35,843,000	35,609,000	-2.32	281.10
Retained earnings		23,687,000	29.43	20,184,000	23.30	22,998,000	26.51	19,455,000	19,806,000	17.36	58.62
Accumulated other comprehensive income		-6,535,000	-8.12	-1,516,000	-1.75	-1,604,000	-1.85	716,000	-844,000		
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		80,497,000	100.00	86,619,000	100.00	86,763,000	100.00	90,624,000	86,157,000	-7.07	93.66
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		621,000	0.77	617,000	0.71	620,000	0.71	615,000	716,000	0.65	
Notes payable to subsidiaries that issued TPS		621,000	0.77	617,000	0.71	620,000	0.71	615,000	611,000	0.65	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		7,000	0.01	317,000	0.37	312,000	0.36	17,000	7,000	-97.79	-98.09
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
Profitability																
Net income / Average equity capital	8.47	9.94	34	8.45	12.54	15	9.32	11.94	26	6.60	7.29	37	9.48	9.68	46	
Bank net income / Average equity investment in banks	8.16	10.44	32	8.20	12.55	13	8.62	11.80	21	6.38	7.45	36	9.39	10.51	44	
Nonbank net income / Average equity investment in nonbanks	13.01	11.36	62	18.89	12.53	69	22.98	13.12	75	15.92	9.75	72	12.36	7.89	70	
Subsidiary HCs net income / Average equity investment in sub HCs	8.34			11.69			10.11				7.01			8.55		
Bank net income / Parent net income	90.46	97.54	18	89.64	95.97	21	86.48	96.79	19	92.10	88.16	22	105.06	82.22	67	
Nonbank net income / Parent net income	12.65	3.43	88	14.08	2.83	88	17.25	3.40	89	13.90	3.59	85	7.85	5.93	77	
Subsidiary holding companies' net income / Parent net income		80.23		65.70			65.35			68.34				74		
Leverage																
Total liabilities / Equity capital	23.80	16.87	76	27.61	17.74	80	25.25	16.81	78	27.99	20.06	76	29.79	20.43	73	
Total debt / Equity capital	22.54	11.65	81	26.16	11.90	84	24.10	11.71	82	26.69	14.41	79	27.14	14.31	76	
Total debt + notes payable to subs that issued TPS / Equity capital	23.50	13.71	79	27.07	14.30	82	24.99	13.63	80	27.56	16.67	78	28.06	16.36	76	
Total debt + Loans guaranteed for affiliate / Equity capital	22.54	11.72	80	26.16	12.02	84	24.10	11.77	82	26.69	14.68	79	27.14	14.56	76	
Total debt / Equity capital – excess over fair value	22.54	11.75	81	26.16	12	84	24.10	11.81	82	26.69	14.52	79	27.14	14.51	76	
Long-term debt / Equity capital	17.47	11.08	77	20.76	11.33	80	18.80	10.95	79	19.62	13.56	77	23.60	13.04	75	
Short-term debt / Equity capital	5.07	0.49	92	5.40	0.52	91	5.30	0.57	91	7.06	0.77	91	3.54	1.02	80	
Current portion of long-term debt / Equity capital	0.01	0.08	87	0.47	0.04	91	0.45	0.06	91	0.02	0.06	85	0.01	0.05	84	
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38	
Long-term debt / Consolidated long-term debt	43.92	40.81	46	41.87	35.48	51	43.39	39.86	47	40.26	34.67	53	44.56	28.44	67	
Double Leverage																
Equity investment in subs / Equity capital	101.63	103.47	48	100.50	102.85	39	101.67	103.22	48	98.62	102.81	24	102.27	103.22	48	
Total investment in subs / Equity capital	107.98	108.45	64	106.49	108.21	59	109.44	108.40	73	107.49	110.16	63	109.93	111.07	67	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	0.19	0.38	51	0.06	0.22	40	0.18	0.29	51	-0.22	0.47	23	0.47	0.36	59	
Equity investment in subs – equity cap / Net income-div (X)	0.38	1.31	30	0.11	0.74	12	0.32	1.05	24		1.82		0.87	1.22	46	
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	126.79	129.62	55	127.10	111.20	62	135.89	152.85	51	94.12	136.59	23	89.37	177.68	16	
Cash from ops + noncash items + op expense / Op expense + dividend	91.73	125.04	37	133.54	98.58	66	122.35	154.48	41	72.46	147.24	11	95.24	190.27	13	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	66.38	98.29	34	93.28	85.35	48	55.51	98.54	16	134.10	134.08	61	187.33	116.34	89	
Pretax operating income + interest expense / Interest expense	1,980.39	2,251.18	72	1,533.85	1,142.88	69	1,706.45	1,835.33	64	877.43	2,016.32	44	348.31	1,968.54	21	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,875.93	1,728.15	69	1,470.59	1,357.31	67	1,644.19	1,770.77	64	844.74	1,539.23	48	347.79	1,632.83	18	
Dividends + interest from subsidiaries / Interest expense + dividends	130.80	145.40	52	129.48	117.86	60	139.23	174.12	46	95.83	150.43	23	94.49	210.80	15	
Fees + other income from subsidiaries / Salary + other expenses	35.29	9.52	85	69.44	13.36	87	57.04	11.92	86	30.85	13.95	76	12.75	16.52	65	
Net income / Current part of long-term debt + preferred dividends (X)	14.89	20.52	35	3.40	33.13	15	9.48	47.61	16	14.09	35.64	43	15.88	57.11	33	
Other Ratios																
Net assets that reprice within 1 year / Total assets	10.93	3.42	85	16.02	3.97	93	10.63	3.44	87	13.84	3.85	89	14.79	2.64	93	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due		0.24			0.05			0.17			0.10			0.04		
Nonaccrual		0.75			1.22			0.92			1.03			0.54		
Total		1			1.27			1.09			1.13			0.58		
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46	
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	2.89	1.70	84	2.68	1.80	84	2.90	1.76	83	2.56	2.66	81	2.87	5.62	76	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets	0.01	0.05	84	0.01	0.07	84	0.01	0.06	83	0.01	0.08	79	0.02	0.19	74	

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	75.84	64.91	62	76.40	74.87	53	71.12	66.37	59	107.45	81.10	80	118.60	57.84	88
Dividends declared / Net income	51.24	33.46	85	48.88	23.13	93	44.29	28.27	84	60.80	42.29	76	46.68	33.08	75
Net income – dividends / Average equity.....	4.13	6.76	27	4.32	9.52	10	5.19	8.62	19	2.59	4.14	31	5.05	6.46	29
Percent of Dividends Paid															
Dividends from bank subsidiaries	124.14	124.34	53	138.50	101.14	64	145.51	155.92	55	102.75	132.17	37	109.63	178.13	32
Dividends from nonbank subsidiaries	13.79	1.65	90	0	3.28	30	3.51	4.90	70	0.18	3.41	58	2.33	7.53	64
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	137.93	153.16	51	138.50	128.99	56	149.02	203.53	47	102.94	174.85	25	111.96	260.40	20
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	70.31	43.39	66	75.53	30.63	88	74.52	45.96	75	67.83	60.28	56	48.72	66.55	31
Interest income from bank subsidiaries.....	0.08	0.15	73	0.15	0.12	77	0.05	0.11	72	0.56	0.36	78	1.89	0.54	84
Management and service fees from bank subsidiaries	0.86	0.75	81	0.83	1.08	78	0.81	0.88	80	1.24	1.47	78	0.77	1.55	75
Other income from bank subsidiaries.....	-0.08	0	2	0.91	0	97	0.47	0	95	0	0	46	0.12	0	95
Operating income from bank subsidiaries	71.17	49.34	64	77.42	33.49	87	75.85	51.33	74	69.62	62.88	55	51.49	69.36	31
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	55.87	31.46	73	0	47.24	21	9	62.63	26	0.80	56.39	33	13.83	82.95	36
Interest income from nonbank subsidiaries.....	7.82	2.20	84	8.17	2.80	84	5.67	2.44	81	14.29	7.38	82	47.83	20.25	79
Management and service fees from nonbank subsidiaries	1.12	0.46	87	0.96	0.53	85	0.54	0.37	86	1.12	0.86	83	0.79	1.92	80
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	64.80	39.06	72	9.13	69.48	41	15.21	87.22	23	16.21	79.84	32	62.45	150.41	32
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51				61.23
Interest income from subsidiary holding companies		11.88			6.44			5.26			8.40				6.54
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44				0.36
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01				0.29
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20				76.49
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	87.46	60.28	43	96.81	58.57	61	95.03	74.16	47	93.87	69.76	52	86.89	67.32	41
Interest income from bank subsidiaries.....	0.10	1.04	65	0.19	0.72	69	0.07	0.23	65	0.77	0.63	76	3.37	0.80	86
Management and service fees from bank subsidiaries	1.07	1.48	79	1.06	4.11	75	1.03	1.44	78	1.71	1.87	78	1.37	1.81	77
Other income from bank subsidiaries.....	-0.10	0.01	3	1.16	0.02	94	0.60	0.02	92	0	0.04	45	0.21	0.03	90
Operating income from bank subsidiaries	88.53	73.91	35	99.23	71.70	61	96.73	83.13	41	96.35	82.20	43	91.84	78.80	34
Dividends from nonbank subsidiaries		9.72		0	5.32	29	2.29	3.07	73	0.17	1.95	60	1.84	2.65	68
Interest income from nonbank subsidiaries.....		1.36		89	1.65	88	1.44	0.18	90	2.98	0.73	90	6.37	1.19	90
Management and service fees from nonbank subsidiaries		0.19		92	0.19	90	0.14	0.01	92	0.23	0.02	92	0.11	0.06	88
Other income from nonbank subsidiaries.....		0		48	0	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries		11.27		1.84	10.59	64	3.87	4.67	74	3.39	4.70	72	8.32	7.29	78
Dividends from subsidiary holding companies.....		0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52
Interest income from subsidiary holding companies		0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20
Management and service fees from subsidiary holding companies.....		0	0	49	0	0	49	0	0	48	0	0	49	0	0.49
Other income from subsidiary holding companies.....		0	0	50	0	0	50	0	0	50	0	0	49	0	0.48
Operating income from subsidiary holding companies.....		0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08
Loans and advances from subsidiaries / Short term debt.....		18.83		225.56	37	16.83	142.34	28	16.88	158.10	34	12.30	135.13	25	30.49
Loans and advances from subsidiaries / Total debt		4.24		28.43	34	3.48	29.59	34	3.71	26.38	34	3.25	27.08	34	3.97